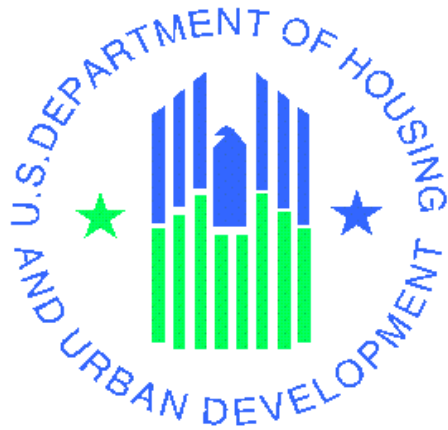


City of Murfreesboro Consolidated Plan 2015-20



... creating a better quality of life

July 1, 2015 – June 30, 2020

Prepared by
City of Murfreesboro
Community Development Department
211 Bridge Avenue, P.O. Box 1139
Murfreesboro, TN 37129

POLICY OF NONDISCRIMINATION

The City of Murfreesboro does not discriminate on the basis of race, color, national origin, religion, sex, familial status or disability in the admission or access to, or treatment or employment in, its federally assisted programs or activities.

NELLIE PATTON, TITLE VI COORDINATOR
NAME

111 WEST VINE STREET
ADDRESS

MURFREESBORO, TN 37130
CITY, STATE, ZIP CODE

(615) 893-5210
TELEPHONE NUMBER

has been designated to coordinate compliance with the nondiscrimination requirements contained in the Department of Housing and Urban Development's (HUD) regulations implementing Section 504 (24 CFR Part 8, dated June 2, 1988), Section 3 (24 CFR Part 135, dated October 23, 1973, Use of Small and Disadvantaged Businesses and Hiring Lower Income Residents of the Project Area), Equal Employment Opportunity Act of 1978 (In House Equal Employment Opportunity), Executive Order 11246, as amended by Executive Order 11375 (Equal Employment Opportunity on Federal Assisted Construction Contracts), Executive Order 11625 (Minority Entrepreneurship), Title VI of the Civil Rights Act of 1964, 49 CFR Part 21, dated June 18, 1970, and Title VIII of the Civil Rights Act of 1968 as amended by Fair Housing Amendment Act of 1988.

EXECUTIVE SUMMARY	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	5
THE PROCESS	9
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	9
PR-10 Consultation - 91.100, 91.200(b), 91.215(I)	10
PR-15 Citizen Participation	17
NEEDS ASSESSMENT	21
NA-05 Overview	21
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	22
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	29
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	32
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	35
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	37
NA-35 Public Housing – 91.205(b)	39
NA-40 Homeless Needs Assessment – 91.205(c)	44
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	47
NA-50 Non-Housing Community Development Needs – 91.215 (f)	49
MARKET ANALYSIS	51
MA-05 Overview	51
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	52
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	54
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	57
MA-25 Public and Assisted Housing – 91.210(b)	60
MA-30 Homeless Facilities and Services – 91.210(c)	64
MA-35 Special Needs Facilities and Services – 91.210(d)	67
MA-40 Barriers to Affordable Housing – 91.210(e)	69
MA-45 Non-Housing Community Development Assets – 91.215 (f)	70
MA-50 Needs and Market Analysis Discussion	77
STRATEGIC PLAN	78
SP-05 Overview	78
SP-10 Geographic Priorities – 91.215 (a)(1)	79

SP-25 Priority Needs - 91.215(a)(2)	80
SP-30 Influence of Market Conditions – 91.215 (b).....	83
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	84
SP-45 Goals Summary – 91.215(a)(4).....	92
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	95
SP-55 Barriers to affordable housing – 91.215(h).....	96
SP-60 Homelessness Strategy – 91.215(d)	97
SP-65 Lead based paint Hazards – 91.215(i).....	99
SP-70 Anti-Poverty Strategy – 91.215(j).....	100
SP-80 Monitoring – 91.230	102

EXECUTIVE SUMMARY

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Murfreesboro has been a direct recipient of a Community Development Block Grant since 1984. Funding and oversight come from the U.S. Department of Housing and Urban Development (HUD). The City of Murfreesboro delegates programmatic responsibilities for administering the CDBG program to its Community Development Department.

Federal regulation 24 CFR 91 requires a jurisdiction receiving certain formula grants to state in one document - the Consolidated Plan - its plan to pursue goals for all the community planning and development programs, as well as for housing programs. It is these goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. This document covers the five fiscal years beginning July 1, 2015, and ending June 30, 2020.

The following formula grant programs are covered by the consolidated plan regulation:

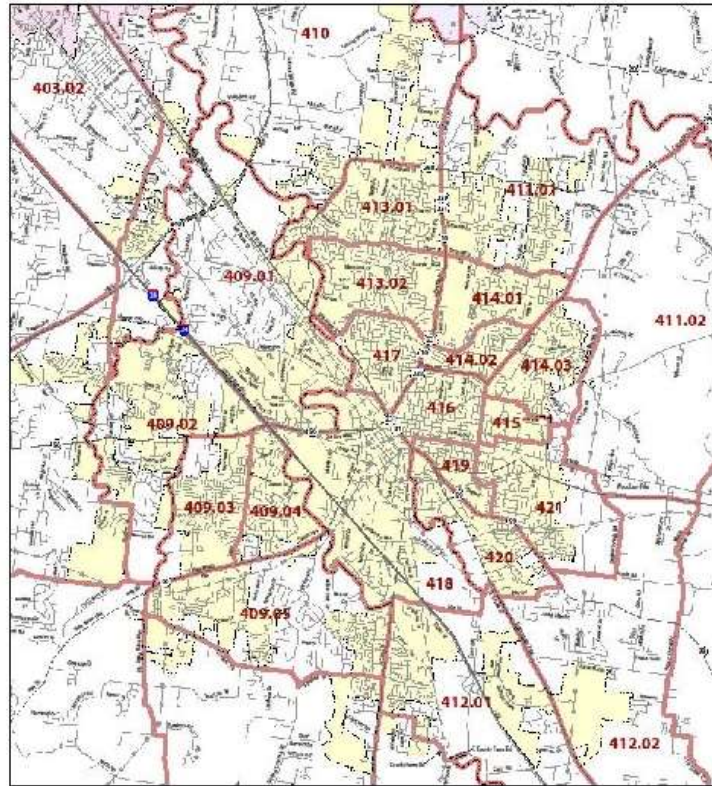
- Community Development Block Grant (CDBG);
- Emergency Solutions Grant (ESG);
- HOME Investment Partnerships (HOME) program; and
- Housing Opportunities for Persons With Aids (HOPWA).

The City of Murfreesboro receives CDBG funding directly from HUD. The City receives a share of the state's ESG allocation through Tennessee Housing Development Agency (THDA). The City is not a HOME participating jurisdiction so does not receive HOME funding. The HOPWA grantee for the Nashville-Davidson-Murfreesboro-Franklin MSA is Metropolitan Housing and Development Agency (MDHA). The City is not a direct recipient of any funds covered in §91.2(b).

The consolidated plan serves the following functions:

- 1) A planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- 2) A submission for federal funds under HUD's formula grant programs for jurisdictions;
- 3) A strategy to be followed in carrying out HUD programs; and
- 4) A management tool for assessing performance and tracking results.

The Consolidated Plan is supported by a series of five Annual Action Plans. The 2015-2016 First-Year Action Plan was submitted to HUD for approval in conjunction with the 2015-2020 Consolidated Plan.



Murfreesboro – 2010 Census Tracts

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

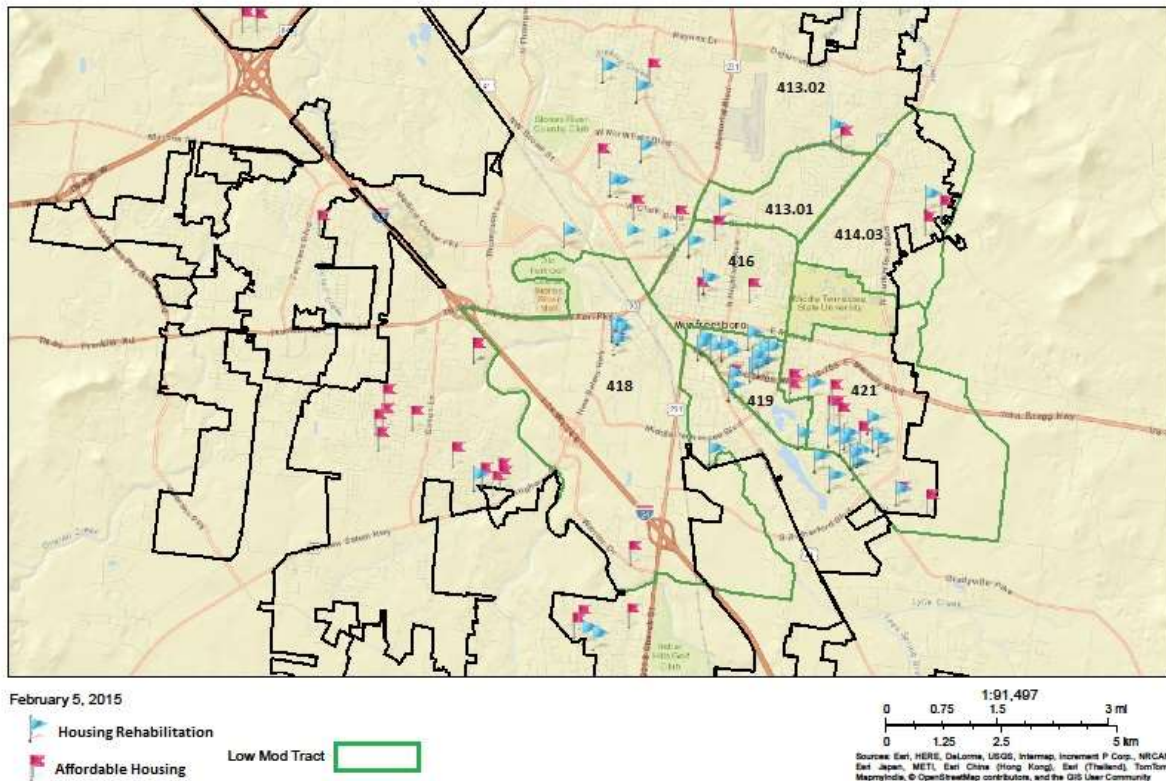
After compiling and analyzing the data required for the 2015-2020 Consolidated Plan, the City has decided to continue its core programs: down payment assistance for first-time home buyers; owner-occupied housing rehabilitation; public service grants to agencies providing services through the city; and support for fair housing activities and advocacy. In response to the pressing need for additional affordable rental housing, the City is expanding its acquisition program to include purchase of single-family residences which will be sold to nonprofits agreeing to use the property as rental property for tenants with incomes at or below 50% of the area median income.

3. Evaluation of past performance

Murfreesboro's 2010-15 Consolidated Plan identified owner-occupied single-family housing rehabilitation, down payment assistance for first-time home buyers, acquisition, and public service projects as the City's core Community Development Block Grant programs. To accomplish this work, the City has received CDBG allocations totaling \$3,490,864 and has generated approximately \$271,000 in CDBG-tied program income.

By the end of the five-year period ending June 30, 2015, the City expects to have completed 55 housing rehabilitation projects and to have assisted 55 first-time home buyers. During the same five-year period, the City purchased five vacant lots that were then donated to Rutherford County Habitat for Humanity to construct affordable housing. CDBG funds were used for two public facilities projects: re-roofing a building used by a facility for abused and neglected children and refurbishing the historic Bradley Academy Historic

Museum. For many years, the building was the City's only school for African-American students.



Locations of CDBG-Assisted Housing Projects – 2010-2015

During the five-year period, the City awarded CDBG Public Service Grants totaling \$543,573 to 17 different agencies. These funds have allowed the subrecipient agencies to assist more than 35,000 low- and moderate-income residents of Murfreesboro with services as varied as health care for newborns to adult day care for seniors with dementia; after-school tutoring for at-risk children to financial literacy classes for residents of public housing; job training for formerly homeless persons and young people in danger of becoming homeless; health services for the uninsured; and services for victims of domestic violence and abused children.

For each of the five years covered by the 2010-2015 Consolidated Plan, the City contributed \$1,000 per year to help support the annual Tennessee Fair Housing Matters conference. The annual conference rotates between sites in Murfreesboro, Nashville and Franklin. The City of Murfreesboro is a founding member of HEAT (Housing Equality Alliance of Tennessee). The supplement to the City's Analysis of Impediments to Fair Housing Choice (available on the City website) reports a decrease in fair housing complaints filed with both the Tennessee Fair Housing Council and HUD for the five-year period from 2010 to 2014 compared to the previous five-year period. It is hoped that the City's emphasis on fair housing activities, education and advocacy has been a factor in this reduction.

4. Summary of citizen participation process and consultation process

As required by 24 CFR 91.105, the City of Murfreesboro has adopted a Citizen Participation Plan. A copy of the plan is available for review on the City website: (<http://www.murfreesborotn.gov/DocumentCenter/View/16>).

The plan requires a minimum of two public hearings each year. The hearings covering the 2015-2020 Consolidated Plan and First-Year Action Plan were held on March 3, 2015, and April 6, 2015, at Patterson Park Community Center.

In addition to questionnaires distributed to known stakeholders, the City reached out to the public through three on-line surveys. These surveys were publicized through the City website, City Channel 3, newsletters and e-mail distribution.

Copies of the draft 2015-2020 Consolidated Plan and 2015-2016 First-Year Action Plan were available for review at the April 6, 2015, public hearing hard copies of the draft plans were available for review at City Hall, 111 West Vine Street, the Community Development Department, 211 Bridge Avenue, the Linebaugh Library, 105 West Vine Street, and the Linebaugh Library Myrtle Lord Branch at Patterson Park Community Center. Electronic copies of the plans were available for review on the City website: (www.murfreesborotn.gov).

5. Summary of public comments

Murfreesboro's Civic Participation Plan requires two public hearings.

No public comments were received following the March 3, 2015, public hearing.

One written comment was received between the April 6, 2015, public hearing and May 6, 2015, the end of the 30-day comment period for the 2015-2020 Consolidated Plan and First-Year Action Plan. That comment can be found in its entirety in Section PR-15.

6. Summary of comments or views not accepted and the reasons for not accepting them

Murfreesboro's Citizen Participation Plan requires the City to respond to comments within 15 days of receipt. The written comment received required no action.

7. Summary

Murfreesboro's City Council has identified four building blocks to guide the City in fulfilling its mission:

- A focus on safe and livable neighborhoods
- Maintaining strong and sustainable financial and economic health
- The delivery of excellent services with a focus on customer service and efficiency
- Engaging the community

These building blocks are completely compatible with CDBG's statutory program goals dealing with decent housing, suitable living environment and expanded economic opportunities. The purpose of this plan is to articulate the City's strategy for converting a unified vision into action.

THE PROCESS

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Murfreesboro, TN	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Murfreesboro delegates programmatic responsibilities for administering the CDBG program to its Community Development Department. The City is not a direct recipient of Emergency Solutions Grant funding, but does receive a portion of the State of Tennessee's ESG allocation through the Tennessee Housing Development Agency (THDA).

Consolidated Plan Public Contact Information

John Callow
Community Development Director
PO Box 1139
211 Bridge Avenue
Murfreesboro, TN 37133
jcallow@murfreesborotn.gov
615-890-4660

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Murfreesboro's 2015-2019 Consolidated Plan and the 2015-16 First-Year Action Plan have been prepared by Community Development Department staff. The documents are the result of a comprehensive planning process which included both formal and informal consultations with more than 50 public- and private-sector organizations. A comprehensive list of these organizations is included in the table below. Many of the organizations that provided input for the Consolidated are long-time City partners, either as Public Service Grant subrecipients, Emergency Solutions Grant subrecipients, or both.

The Executive Committee of the Murfreesboro/Rutherford County Homeless Task Force provided input for the Homeless sections of this plan. The Murfreesboro Housing Authority authored the narratives and provided the data for NA-35 Public Housing, MA-25 Public and Assisted Housing, SP-50 Public Housing Accessibility and Involvement in the Consolidated Plan, and AP-60 Public Housing in the First-Year Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Community Development Department, because of its own housing activities and its engagement with service providers through public service grants and the Murfreesboro/Rutherford County Homeless Task Force, serves as a liaison to bring together stakeholders with diverse interests and facilitates partnerships that might not otherwise have developed.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Continuum of Care for the city is TN-510 Murfreesboro/Rutherford County. The decision making body for the Continuum of Care is the Murfreesboro/Rutherford County Homeless Task Force. The City expects to become the lead entity for Continuum of Care funding in 2015, assuming that responsibility from Murfreesboro Housing Authority. The City has a permanent seat on the task force Executive Committee held by the Mayor or the Mayor's designee. That designee is currently the Community Development Director, who also serves as the chairman of the task force Rating & Ranking Working Group. The City works closely with Task Force member agencies to allocate ESG funds.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City is an active member of the Murfreesboro/Rutherford County Homeless Taskforce, the decision-making body for the Continuum of Care (CoC). The Community Development Director represents the Mayor on the Task Force Executive Committee and also chairs the Rating and Ranking Working Group. The working group reviews the City's ESG allocation recommendations (The City receives ESG funds through the state.) and is responsible for ranking CoC housing competition applications. Murfreesboro Housing Authority, which

administers HMIS for the CoC, is represented on the Task Force Executive Committee by its executive director. The Taskforce Service Providers Working Group is responsible for developing performance standards. The Ranking Working Group evaluates outcomes.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

	Agency/ Group/ Organization	Agency/ Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/ Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
1	Murfreesboro Housing Authority	PHA	Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Non-Housing Community Development Strategy	MHA participated in preparation of the Consolidated Plan.
2	Tennessee Affordable Housing Coalition	Regional organization Advocacy coalition	Housing Need Assessment	Survey
3	Middle Tennessee Association of Realtors	Housing Business Leaders	Housing Need Assessment Economic Development Market Analysis	Survey
4	Habitat For Humanity of Rutherford County	Housing Services - Housing	Housing Need Assessment Market Analysis Non-Housing Community Development Strategy	Survey
5	Doors Of Hope, Inc.	Housing Services - Housing Services-homeless	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Strategy	Survey and Questionnaire
6	Big Brothers Big Sisters of Middle Tennessee	Services-Children	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
7	A City of Grace Community Development Corporation	Housing Services - Housing	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Strategy	Survey
8	Boys and Girls Club of Rutherford County	Services-Children	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
9	St. Clair Street Senior Center	Services-Elderly Persons Grantee Department	Housing Need Assessment Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey and Questionnaire
10	Elders First Adult Day Services Association <i>dba</i> Mindful Care	Services-Elderly Persons	Non-Homeless Special Needs	Survey and Questionnaire

The Process

11	Nashville Cares	Services Persons with HIV/AIDS	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy	Questionnaire
12	MDHA	PHA Other government - Local	HOPWA Strategy	Survey
13	Domestic Violence Program, Inc.	Services-Victims of Domestic Violence	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs	Survey and Questionnaire
14	Murfreesboro/Rutherford County Homeless Task Force	Continuum of Care	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
15	The Journey Home, Inc.	Housing Services - Housing Services-homeless	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
16	Greenhouse Ministries	Housing Services - Housing Services-homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Non-Housing Community Development Strategy	Survey
17	St. Thomas - Rutherford Hospital	Services-Health	Homelessness Strategy Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey and Questionnaire
18	Primary Care and Hope Clinic	Services-Health	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey

The Process

19	Interfaith Dental Clinic of Rutherford County	Services-Health	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
20	Murfreesboro City Schools	Services-Education	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Housing Community Development Strategy	Survey
21	Rutherford County Schools	Services-Education	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Housing Community Development Strategy	Survey
22	Middle Tennessee State University	Services-Education	Housing Need Assessment Homelessness Strategy Non-Housing Community Development Strategy	Questionnaire
23	Read To Succeed	Services-Education	Non-Housing Community Development Strategy	Survey
24	Tennessee Fair Housing Council	Service-Fair Housing	Fair Housing	Survey
25	Kymari House, Inc	Services-Children Services - Victims	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
26	Mid-Cumberland Human Resource Agency-Youth CAN	Regional organization	Homelessness Strategy Homelessness Needs - Unaccompanied youth Non-Housing Community Development Strategy	Survey
27	Tennessee Valley Healthcare System - Alvin C. York Campus	Services-Health Publicly Funded Institution/System of Care Other government - Federal	Homelessness Strategy Homelessness Needs - Veterans	Questionnaire
28	Tennessee Housing Development Agency	Housing Other government - State	Housing Need Assessment Homelessness Strategy	Survey
29	Rutherford County Chamber of Commerce	Business Leaders	Economic Development Market Analysis Anti-poverty Strategy	Questionnaire
30	Greater Nashville Regional Council	Services-Elderly Persons Services-Persons with Disabilities Regional organization Planning organization	Non-Homeless Special Needs	Questionnaire
31	Mid-Cumberland Community Action Agency	Regional organization	Housing Need Assessment Homelessness Strategy Non-Housing Community Development Strategy	Survey

The Process

32	Christy-Houston Foundation	Business and Civic Leaders Foundation	Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey
33	Community Development Department	Housing Grantee Department	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Market Analysis Non-Housing Community Development Strategy	Survey
34	City of Murfreesboro Administration Department	Local Government Grantee Department	Economic Development Anti-poverty Strategy Non-Housing Community Development Strategy	Survey
35	City of Murfreesboro Planning Department	Housing Grantee Department	Housing Need Assessment Market Analysis Fair Housing	Survey
36	City of Murfreesboro Legal Department	Service-Fair Housing Grantee Department	Market Analysis Fair Housing	Survey
37	Community Care of Rutherford County	Services-Elderly Persons Services-Health Other government - County	Non-Homeless Special Needs Non-Housing Community Development Strategy	Questionnaire
38	Rutherford County Association of Home Builders	Housing	Housing Need Assessment Market Analysis	Survey
39	Property Managers Association of Rutherford County	Housing	Housing Need Assessment Market Analysis	Survey
40	Tennessee Department of Children's Services	Services-Children Other government-State	Non-Homeless Special Needs	Questionnaire
41	Rutherford County Health Department	Health Agency	Non-Homeless Special Needs Lead-based Paint Strategy	Questionnaire
42	Rutherford County Adult Detention Center	Publicly Funded Institution/System of Care Other government-County	Homelessness Strategy	Questionnaire
43	Tennessee Department of Human Services	Other government-State	Homelessness Strategy Non-Homeless Special Needs	Questionnaire
44	Tennessee Rehabilitation Center	Other government-State	Non-Homeless Special Needs	Questionnaire
45	Tennessee Department of Mental Health	Other government-State	Non-Homeless Special Needs	Questionnaire
46	Tennessee Department of Economic and Community Development	Other government-State	Economic Development	Questionnaire
47	Tennessee Career Center	Other government-State	Economic Development Anti-poverty Strategy	Questionnaire

The Process

48	Town of Smyrna	Other government-Local	Homelessness Strategy Non-Homeless Special Needs	Survey
49	Rutherford County Government	Other government - County	Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy	Survey and Questionnaire
50	Volunteer Behavioral Health System <i>dba</i> The Guidance Center	Services-Persons with Disabilities Services - Victims Regional organization	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs Non-Housing Community Development Strategy	Survey and Questionnaire
51	Park Center	Services-Persons with Disabilities	Homelessness Strategy Non-Homeless Special Needs	Survey and Questionnaire
52	Laotian-American Community	Services-Education Neighborhood Organization	Homelessness Strategy Non-Homeless Special Needs	
53	CADCOR	Services-Persons with Disabilities Other	Non-Homeless Special Needs	Survey
54	Rutherford County Drug Court	Other Government - County	Non-Homeless Special Needs	Questionnaire
55	Journeys in Community Living	Services-Persons with Disabilities	Non-Homeless Special Needs	Questionnaire
56	Tennessee Disability Coalition	Services-Persons with Disabilities	Non-Homeless Special Needs	Questionnaire
57	National Alliance on Mental Health – Rutherford County	Services-Persons with Disabilities	Non-Homeless Special Needs Homelessness Strategy	Survey and Questionnaire
58	Murfreesboro Rescue Mission	Services – Homeless	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs	Survey and Questionnaire
59	Mental Health Cooperative	Services-Persons with Disabilities	Non-Homeless Special Needs Homelessness Strategy	Survey and Questionnaire
60	CASA of Rutherford County	Services – Children Services - Victims	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs	Survey and Questionnaire
61	National Health Care for the Homeless Council	Services – Homeless	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs	Survey and Questionnaire
62	Special Kids	Services-Persons with Disabilities Services - Children	Non-Homeless Special Needs	Questionnaire

Table 2 – Agencies, groups and organizations that participated

Identify any Agency Types not consulted and provide rationale for not consulting

The City consulted with all agency types specified at §91.100.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Murfreesboro/Rutherford County Homeless Task Force	The City has been a partner with the Continuum in developing its strategic plan and it is consistent with the Consolidated Plan.
Public Housing	Murfreesboro Housing Authority	MHA's Five-Year Plan is consistent with the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Murfreesboro is not a HOME participating jurisdiction nor does it receive Emergency Solutions Grant (ESG) or HOPWA funding from HUD. The City does receive ESG funding annually from the Tennessee Housing Development Agency (THDA) through its Small City Set-Aside program for CDBG. THDA does not have a HOME set-aside program so the City must compete for funds. HOPWA funding for the Nashville-Davidson-Murfreesboro MSA is allocated to Metropolitan Development Housing Agency (MDHA) in Nashville. Access MDHA's current Consolidated Plan at:

http://www.nashville-mdha.org/wp-content/uploads/2015/03/2013-2018-Con-Plan-2013-Action-Plan_Updated-June-2013.pdf. The City provides input to MDHA for developing its HOPWA strategy as requested.

Narrative

The City's partners in preparing this plan have also assisted by encouraging clients and customers to provide the City with their input.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

As required by 24 CFR 91.105, the City of Murfreesboro has adopted a Citizen Participation Plan. A copy of the plan is available for review on the City website (<http://www.murfreesborotn.gov/DocumentCenter/View/16>).

The plan requires a minimum of two public hearings each year. The hearings covering the 2015-2020 Consolidated Plan and 2015-2016 First-Year Action Plan were held on March 3, 2015, and April 6, 2015, at Patterson Park Community Center. Notice of each of these meetings was published in two issues of *The (Murfreesboro) Post*, a newspaper of general circulation. Notice of these hearings was also posted on the City website.

In addition to questionnaires distributed to known stakeholders, the City reached out to the public through three on-line surveys. These surveys were publicized through the City website, City Channel 3, newsletters and e-mail distribution. The Non-Housing Needs survey attracted 48 responses, the Housing Needs survey attracted 52 and 312 responded to the Homelessness Needs survey.

Copies of the draft 2015-2020 Consolidated Plan and 2015-16 First-Year Action Plan were available for review at the April 6, 2015, public hearing. During the 30-day comment period which began April 7, 2015, and ended May 6, 2015, hard copies of the draft plans were available for review at City Hall, 111 West Vine Street, the Community Development Department, 211 Bridge Avenue, the Linebaugh Library, 105 West Vine Street, and the Linebaugh Library Myrtle Lord Branch at Patterson Park Community Center. Electronic copies of the plans were available for review on the City website (www.murfreesborotn.gov).

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Public Hearing	Non-targeted/ broad community	Only one person from the general public attended the March 3, 2015, public hearing.	No written comments were received	N/A
2	Public Hearing	Non-targeted/ broad community	April 6, 2015 12 people	One written comment received	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
3	Newspaper Ads	Non-targeted/ broad community	Ads for the March 3, 2015 Public Hearing ran in The (Murfreesboro) Post, a newspaper of general circulation, on Feb. 23, 2015, and March 2, 2015. Ads for the April 6, 2015, hearing ran in The Post on March 23, 2015, and March 30, 2015.	N/A	N/A
4	Internet Outreach	Non-targeted/ broad community	Notices of both public hearings were posted on the City website beginning in January. The website was also used to solicit participation in on-line surveys.	The one person who attended the March 3 public hearing said she found out about the meeting through the website.	N/A
5	Cable news	Non-English Speaking - Specify other language: Spanish, Laotian	Notices of public hearings and on-line surveys were included as segments of City Channel 3 Spanish and Laotian news cablecasts in February, March and April	None	N/A
6	Cable news	Residents of Public and Assisted Housing	Notices of public hearings and invitations to participate in on-line surveys were included in monthly newsletters distributed by Murfreesboro Housing Authority	None	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
7	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community	Notices of public hearings and invitations to participate in on-line surveys were distributed through the R-Connect email network. R-Connection is a coalition of agencies providing services to low income and special needs residents of Rutherford County	None	N/A
8	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	On-line surveys assessing Housing Needs, Non-Housing Needs and Homelessness Needs. More than 400 responses were received.	Survey results with comments are available for review on the City website.	Survey results and comments were one component as the City determined priorities and set goals for the Consolidated Plan and First-Year Action Plan. None of the comments received spoke specifically to either plan.

Table 4 – Citizen Participation Outreach

2. Summary of comments received

One written comment, below, was received during the open comment period:

"I would like to sincerely thank you for the work that you have both done in helping to improve the quality and quantity of affordable housing in our community. It was clear from the public presentation last night that you work at this complex web of issues diligently and with great intelligence, creativity, and a sense of social justice.

"It was wonderful to hear that Murfreesboro's analysis of impediments to affordable and fair housing is considered the 'gold standard.' But it was even

better to hear that housing indicators of racial discrimination in our community are all down.

"On the other hand, it was alarming to hear and see how housing prices have skyrocketed and to understand how the huge proportion of our needy citizens are cost-burdened by our community's housing costs. Thank you for the work that you (as the representatives of the City's Community Development section) are doing to address these issues and make them better known so that the city can better plan a bright future for all of its citizens. I was especially thankful for the creative way in which you are managing some of the Community Development Block Grant monies to partner with community agencies to create new affordable rental properties.

"I also wanted to note particularly the ways in which you have utilized community input (especially from the surveys) to develop the priorities for the Community Develop Block Grant public service grants. It was great to see and hear about the wide array of services that will be provided to our community and your enthusiasm for them."

Amy Sayward

3. Summary of comments not accepted and reasons

Survey results and comments were one component as the City determined priorities and set goals for the Consolidated Plan and First-Year Action Plan. None of the comments received spoke specifically to either plan.

NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

Before the community can develop a strategic plan to guide it for the next five years, it must determine the needs. This section will provide information on four areas required by 24 CFR 91.205 (housing and homeless needs) and two required by 24 CFR 91.215.

The first section uses data to assess housing needs. The second analyzes those needs to determine if any members of a racial or ethnic group in a given income range experience housing problems at a greater rate – 10 percentage points or more – than the income level as a whole.

The data in Tables 6-11 and 13-21 comes from the 2007-11 CHAS (Comprehensive Housing Affordability Strategy) data sets. These data sets are "custom tabulations" the U.S. Census Bureau provides HUD that are largely not available through standard Census products. The purpose of the CHAS data is to demonstrate the extent of housing problems and housing needs, particularly for low income households.

The CHAS tabulations are derived from the American Community Survey. The most recently issued CHAS data sets are built from the 2007-11 ACS Five-year Estimates, while the most recent ACS five-year estimates cover 2009-13. Because of rounding (i.e. 1 is rounded to 4, 5 rounded to 10), small samples should be interpreted with caution.

The third section, Section NA-35 Public Housing, looks at the condition and needs of public housing. The section was prepared by Murfreesboro Housing Authority, the City's Public Housing Authority. Data in that section's tables was supplied by MHA.

The fourth section looks at homeless needs. Data for this section comes from the annual Point In Time Count (PITC) conducted January 26, 2015, by the Murfreesboro/Rutherford County Homeless Task Force. The PITC numbers are reported to HUD and reflect the extent of homelessness throughout Rutherford County, not just Murfreesboro.

The discussions for sections on non-homeless special needs and non-housing community development needs are based on public responses to a Non-Housing Needs survey conducted between January 8, 2015, and March 15, 2015, and questionnaires sent to agencies with special knowledge.

HOPWA funding for the Nashville-Davidson-Murfreesboro MSA is allocated to Metropolitan Development Housing Agency (MDHA) in Nashville. MDHA's current Consolidated Plan may be accessed at http://www.nashville-mdha.org/wp-content/uploads/2015/03/2013-2018-Con-Plan-2013-Action-Plan_Updated-June-2013.pdf.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Although the population of Murfreesboro has jumped 62% since the 2000 Decennial Census, a more telling number is the 59% increase in households. The increase in households translates directly into demand for housing. From 2001 to 2007, developers struggling to meet demand added more than 10,000 single-family units and not quite 4,000 multi-family units to the city's housing inventory. From 2008 to 2012, development slowed significantly in both categories. In 2011, for example, the City issued 406 building permits for single-family units and none for multi-family. Although the housing market began a slow recovery in 2011, there remains a need for additional affordable rental units. Although the City issued building permits for 1,912 multi-family units in 2013 and 2014, many of these units were built for and are being marketed to MTSU students.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	68,949	111,814	62%
Households	26,773	42,556	59%
Median Income	\$39,705.00	\$49,358.00	24%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

Comments:

The table was updated to include the most current data available from the Census.

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	5,370	4,280	7,170	4,195	19,500
Small Family Households	569	1,520	2,714	1,532	11,840
Large Family Households	343	174	392	269	1,331
Household contains at least one person 62-74 years of age	459	540	865	598	2,354
Household contains at least one person age 75 or older	259	510	704	248	1,043
Households with one or more children 6 years old or younger	1,887	870	1,379	1,017	3,487

Table 6 - Total Households Table

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments:

Data drawn from CHAS Tables 5, 7 & 10

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	4	75	50	189	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	70	30	0	155	0	0	0	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	220	45	180	20	465	0	15	0	25	40
Housing cost burden greater than 50% of income (and none of the above problems)	3,139	1,054	180	0	4,373	715	340	318	35	1,408
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,585	1,839	255	3,929	110	380	1,175	680	2,345

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	225	0	0	0	225	95	0	0	0	95

Table 7 – Housing Problems Table

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 3

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,698	2,759	22,299	325	29,081	814	749	1,496	1,020	4,079
Having none of four housing problems	354	308	2,030	1,758	4,450	130	474	1,337	1,313	3,254
Household has negative income, but none of the other housing problems	264	0	0	0	264	95	0	0	0	95

Table 8 – Housing Problems 2

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 11

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	975	1,015	655	2,645	365	265	722	1,352
Large Related	248	109	44	401	0	40	143	183
Elderly	200	165	195	560	244	344	270	858
Other	2,268	1,399	1,161	4,828	220	65	365	650
Total need by income	3,691	2,688	2,055	8,434	829	714	1,500	3,043

Table 9 – Cost Burden > 30%

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 7

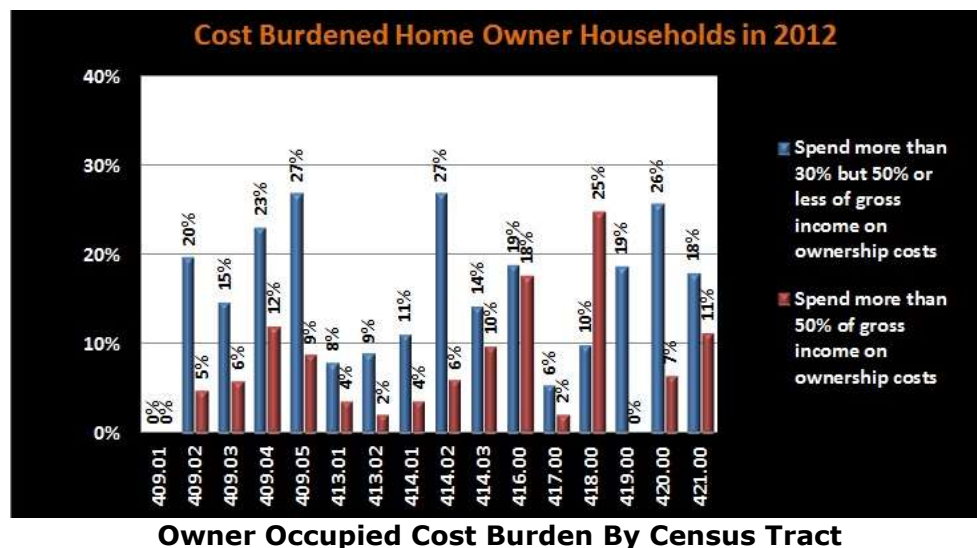
4. Cost Burden > 50%

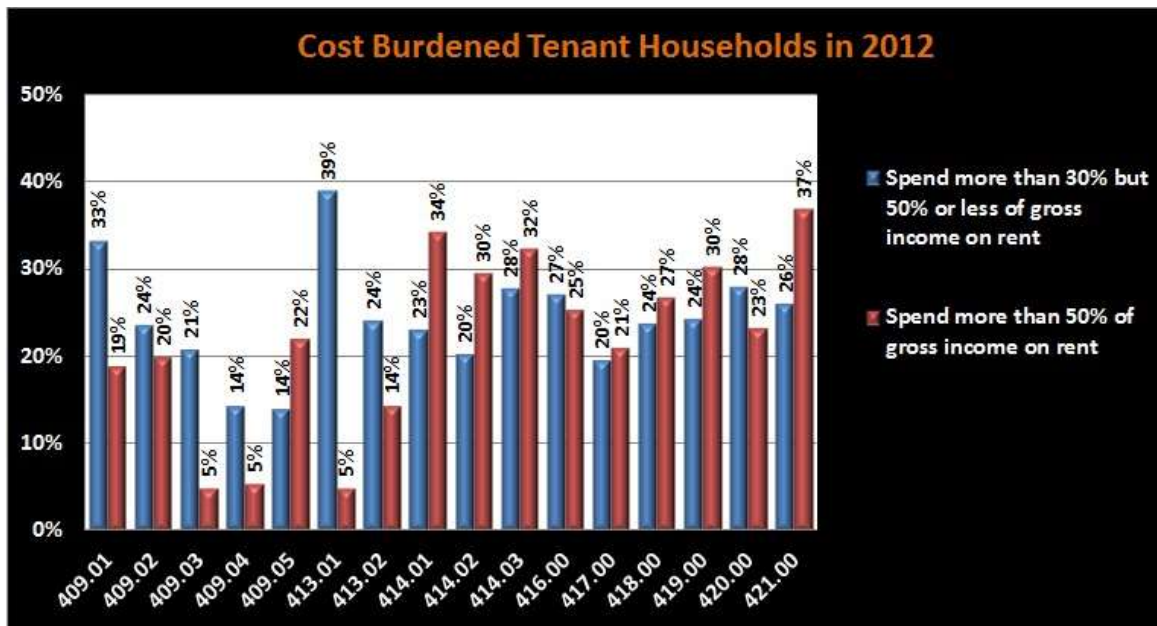
	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	880	235	20	1,135	340	130	98	568
Large Related	173	69	0	242	0	15	58	73
Elderly	95	95	0	190	169	159	105	433
Other	2,188	674	150	3,012	195	35	70	300
Total need by income	3,336	1,073	180	4,589	704	339	331	1,374

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 7



Renter Occupied Cost Burden By Census Tract

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	275	115	145	20	555	0	15	0	25	40
Multiple, unrelated family households	0	0	30	0	30	0	0	0	0	0
Other, non-family households	0	0	40	0	40	0	0	0	0	0
Total need by income	275	115	185	20	595	0	15	0	25	40

Table 11 – Crowding Information – 1/2

Alternate Data Source Name: 2007-2011

CHAS Tables

Data Source Comments: Data from CHAS

Table 10

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	1,323	535	870	2,728	1,937	783	1,273	3,993

Table 12 – Crowding Information – 2/2

Data 2009-2013 ACS – Estimates derived from DP03 – Selected Economic Characteristics and S2501 –
Source Occupancy Characteristics
Comments:

Describe the number and type of single person households in need of housing assistance.

The *2009-13 ACS Five-Year Estimates* reports approximately 11,623 householders living alone in Murfreesboro. Without specific data available, the best estimated of numbers and types come from applying city-wide demographic percentages. Doing so suggests there are 3,882 owner-occupied and 7,441 renter-occupied single households, 659 (owner) and 1,317 (renter) of these occupied by persons 65 years and over. Of these, an estimated 939 (159 65-and-over) owners and 3,899 (690 65-and-over) would be cost burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Over a year, almost 100% of the 100 to 125 families coming into the Domestic Violence Program residential shelter and the eight to 14 families in transitional housing would be in need of housing assistance. That could range from funds to rent new housing units, including deposits, qualification for government housing such as Murfreesboro Housing Authority, or funds to clear previous rent or utility bills owed. Of DVP's clients who do not use shelter, probably 30% of the 600 Order of Protection petitioners would need housing assistance, which in addition to the above might include successfully removing the abuser with an Order of Protection, assistance breaking leases with the defendants, assistance in filing divorces - this is a major need - or funds for new deposits to put utilities in victims name. Victims of dating violence and sexual assault are generally not requesting assistance with housing. DVP has had several students ask to change dorms and a client placed in a different unit at an apartment complex. These requests were accommodated.

What are the most common housing problems?

The most common housing problem is cost burden, that is 30% or more of the household's income is expended for housing-related expenses. 24.2% of owner-occupied households and 52.4% of renter-occupied households are cost burdened, while about 1.2% of all occupied housing units in the city lacked complete plumbing facilities or complete kitchen facilities. Only 1.6% of all occupied households experience overcrowding.

Are any populations/household types more affected than others by these problems?

Renter-occupied households with incomes lower than 80% of the area median income are most likely to be cost-burdened, and renter residents in Census Tracts 414.01, 414.02,

414.03, 419 and 421 (all Qualified Census Tracts) are more likely to experience this problem than elsewhere in Murfreesboro.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Of the occupied rental units in Murfreesboro, only 1,562 (8.3%) rent for less than \$500 a month. These units are affordable for households making \$20,000 or less a year, but there are 5,962 households with incomes less than \$15,000, and another 4,471 with incomes between \$15,000 and \$24,999. The gap between need and supply of affordable housing is problematic. Not quite 11% of families in the city have had incomes below the poverty level in the prior 12 months sampled by the U.S. Census Bureau, and 33% of those were single mothers with children under the age of 18.

Families and individuals receiving rapid re-housing assistance are required to work with the agency providing the assistance to develop a plan to make the housing sustainable.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Murfreesboro does not provide estimates of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Not only is cost burden the most common housing problem, it is the housing characteristic linked most closely with instability and the risk of homelessness, particularly for households with incomes less 80% of the area median income. In Murfreesboro, 47.2% of all households are renter-occupied, and of those renters, 22.9% are both below the 80% threshold and severely cost burdened. A low-income household that spends more than 50% of its income on housing is inherently unstable.

Discussion

An analysis of available data clearly points to the conclusion that cost burden is the greatest single housing problem facing very-low income residents of Murfreesboro. Housing is just one factor, though, when considering whether an individual or family is at risk of becoming homeless. Some other factors that have to be considered include:

- Education – 9.1% of the city’s population over the age of 25 has not graduated from high school, a significant limitation when competing in the job market;
- Disability – 10.4% of the city’s population 18 and over has one or more disabilities, including 31.1% of all residents 65 and over.
- Language – 8.4% of city residents 5 years and over speak a language other than English at home; 3.2% of city residents speak English less than very well.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when members of a racial or ethnic group in a given income range experience housing problems at a greater rate – 10 percentage points or more - than the income level as a whole. For example, in Table NA-11 below, 53.6% of all households with an income between 50 and 80 percent of the Area Median Income experiences one of more of four housing problems; 79.8% of Asian households (99 of 124) has one or more of four housing problems, exceeding the jurisdiction as a whole by 26.2%, which suggests a disproportionately greater need.

The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,529	489	359
White	3,089	394	235
Black / African American	898	50	95
Asian	135	20	30
American Indian, Alaska Native	85	0	0
Pacific Islander	0	0	0
Hispanic	295	0	0
Other Races, Not Hispanic	29	20	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 1

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,494	795	0
White	2,114	690	0
Black / African American	850	104	0
Asian	50	0	0
American Indian, Alaska Native	24	0	0
Pacific Islander	20	0	0
Hispanic	408	0	0
Other Races, Not Hispanic	10	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 1

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,819	3,309	0
White	2,654	2,294	0
Black / African American	628	835	0
Asian	99	25	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	200	165	0
Other Races, Not Hispanic	130	20	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 1

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,090	3,095	0
White	765	2,575	0
Black / African American	204	334	0
Asian	85	109	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	30	0
Other Races, Not Hispanic	0	50	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 1

Discussion

Explanation of "Household has no income..." calculation: Household income is zero or negative due to self-employment, dividends, and/or net rental income. Because households in this category cannot be cost burdened, their totals are not included in the formula for disproportionately greater need. These households could still require housing assistance and therefore are counted separately.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

For the purposes of the Consolidated Plan, HUD defines “severe housing problem” as a household that spends more than 50% of its income on housing and/or a household with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls or half-rooms.

The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,179	839	359
White	2,844	644	215
Black / African American	818	130	40
Asian	135	20	30
American Indian, Alaska Native	85	0	0
Pacific Islander	0	0	0
Hispanic	255	30	4
Other Races, Not Hispanic	25	20	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 2

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,534	2,765	0
White	962	1,865	0
Black / African American	390	559	0

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	15	35	0
American Indian, Alaska Native	24	0	0
Pacific Islander	0	20	0
Hispanic	139	269	0
Other	0	20	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 2**50%-80% of Area Median Income**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	789	6,379	0
White	519	4,459	0
Black / African American	139	1,333	0
Asian	14	110	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	115	300	0
Other	0	150	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:** Data from CHAS Table 2**80%-100% of Area Median Income**

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	3,794	0
White	55	3,050	0
Black / African American	50	488	0
Asian	60	134	0

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	75	0
Other	0	50	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source**Comments:****Discussion**

See **NA-15 Introduction** for an explanation of Disproportionately Greater Need and **NA-15 Discussion** for an explanation of "Household Has No Income." An analysis of the data in this section may be found in **NA-30 – Disproportionately Greater Need: Discussion**.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The Table in this section differs from those in NA-15 and NA-20 in that it deals with just one of the four housing problems: Cost burden. In Table 17, the estimates in the column headed “≤30%” are households which spend less than 30% of the household income on housing. Since these households spend less than 30% of household income on housing, they are not cost burdened. Disproportionate need cannot be determined without knowing how many households are **not** cost burdened.

Housing Cost Burden

Housing Cost Burden	≤30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	26,338	7,710	6,045	364
White	21,525	5,298	4,234	235
Black / African American	3,193	1,328	1,258	95
Asian	620	180	164	30
American Indian, Alaska Native	14	95	30	0
Pacific Islander	0	20	20	0
Hispanic	668	634	330	4
Other Race, Not Hispanic	318	155	29	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

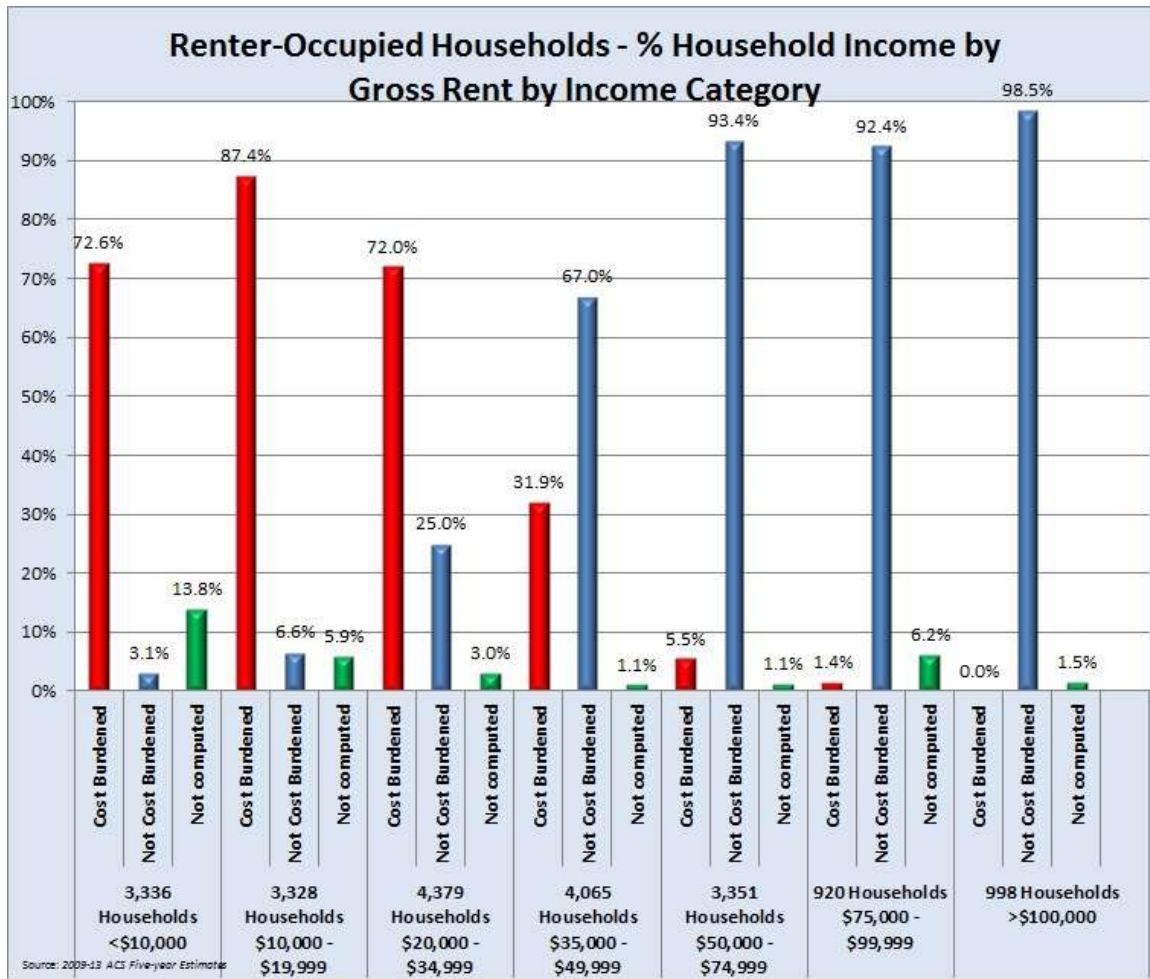
2007-2011 CHAS Tables

Data Source

Comments: Data from CHAS Table 9

Discussion

The table above considers both owner-occupied and renter-occupied households. The chart below presents a more accurate picture of the housing cost-burden issue. Households with incomes less than \$35,000 a year are more likely to be renters – and more likely to be cost-burdened. Another factor to consider in this discussion is the effect of slightly more than 1,000 households that reside in public housing or who have housing vouchers, both with rents adjusted on a sliding scale so that no more than 30% of the household income is spent on housing. ACS data counts approximately 1,400 renter-occupied households in the city. This suggests as many as 71% of the households with incomes below \$35,000 would be susceptible to being cost burdened were their rent not being subsidized.



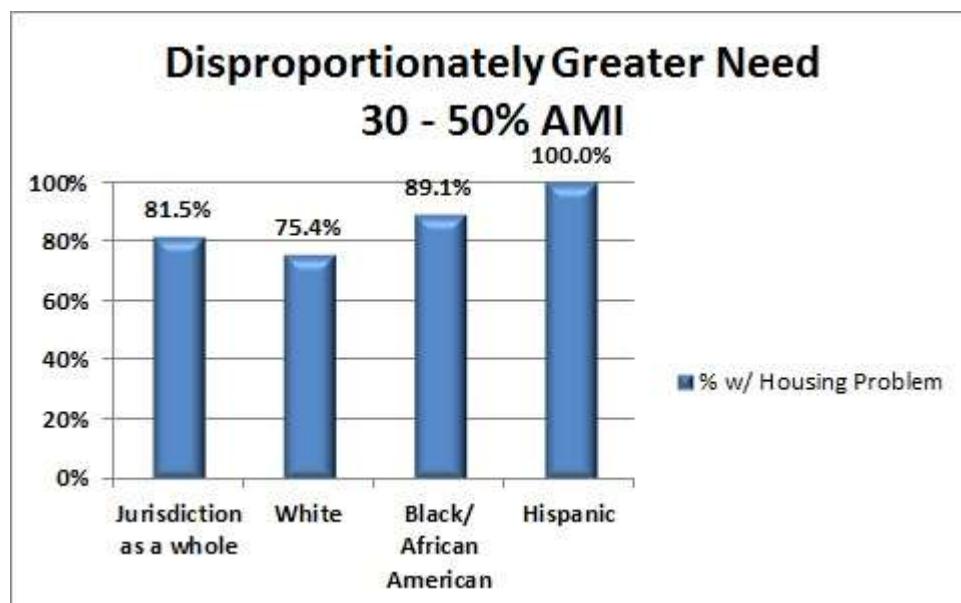
See **NA-15 Introduction** for an explanation of Disproportionately Greater Need and **NA-15 Discussion** for an explanation of "Household Has No Income." An analysis of the data in this section may be found in **NA-30 – Disproportionately Greater Need: Discussion**.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

According to 2007-2011 CHAS data, Hispanics with incomes between 30% and 50% of the Area Median Income have a disproportionately greater need than the income category as a whole. This calculation is based on a total universe of 4,298 households with incomes between 30% and 50% of AMI that are housing cost burdened (2,804 white; 954 black or African American; 409 Hispanic). The percentage of cost burdened households in the jurisdiction as a whole with incomes in the 30-50% of AMI range is 81.5%; the Hispanic percentage is 100%.

Note: Because the numbers used for this discussion come from CHAS tables, they are subject to rounding. The table used for this calculation was created by adding multiple CHAS estimates from all census tracts within the city. The U.S. Census Bureau advises that numbers developed using this method will be less accurate because of rounding.



If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The U.S. Department of Housing and Urban Development (HUD) defines a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) as an area with one or more census tracts that contain the following characteristics:

- (i) a family poverty rate greater than or equal to 40 percent, or
- (ii) a family poverty rate greater than or equal to 300 percent of the metro region's tract average,
- (iii) whichever is lower;
- (iv) and a non-white population that is greater than 50 percent.

Non-White includes persons identified as Hispanic or Latino (including Hispanic White), Black or African American, Asian, Native Hawaiian or Pacific Islander, American Indian or Native Alaskan, Other Races or Multi-racial.

There are no census tracts in Murfreesboro that reach the thresholds described above.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing in Murfreesboro is the responsibility of the Murfreesboro Housing Authority. MHA recently submitted its 2015-2020 Five-Year Plan to HUD. Copies of that plan are available for review at MHA's office, 415 N. Maple St., Murfreesboro, TN 37130.

Murfreesboro Housing Authority has a five-member Resident Advisory Board which provides input to management. A resident also serves as a member with full standing of the Murfreesboro Housing Authority board.

The Murfreesboro Housing Authority Section 8 Homeownership Program provides qualified Section 8 participants the opportunity to purchase a home. MHA requires participants to provide a minimum of 1% of the purchase price of the home and that the first mortgage holder be a federally regulated financial institution. MHA has partnered with Affordable Housing Resources Inc., to provide pre- and post-purchase counseling to program participants.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	336	713	0	599	60	0	54

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Murfreesboro Housing Authority

Data Source

Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,270	10,250	0	12,487	11,506	0
Average length of stay	0	0	17	5	0	5	5	0
Average Household size	0	0	0	2	0	2	1	0
# Homeless at admission	0	0	10	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	55	118	0	108	10	0
# of Disabled Families	0	0	83	241	0	211	30	0
# of Families requesting accessibility features	0	0	10	693	0	663	30	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Murfreesboro Housing Authority

Data Source

Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	128	272	0	195	36	0	41
Black/African American	0	0	142	436	0	400	23	0	13
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	11	2	0	1	1	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Murfreesboro Housing Authority

Data Source**Comments:**

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	4	0	4	0	0	0
Not Hispanic	0	0	281	713	0	599	60	0	54
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Murfreesboro Housing Authority

Data Source**Comments:**

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Ramps needed for motorized wheelchairs. MHA has ample accessible units to meet demand.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders:

Additional 1 bedroom units. MHA has lengthy public housing and HCV waiting lists for one-bedroom units. There is not enough available in Murfreesboro. Housing for seniors is needed throughout the city.

How do these needs compare to the housing needs of the population at large?

Needed throughout Murfreesboro. Additional affordable housing for seniors is an area-wide need.

Discussion

Additional funding is needed to build housing for seniors.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data in this section come from the 2015 Annual Point in Time Count conducted by the Murfreesboro/Rutherford County Homeless Task Force's Service Delivery Working Group and point in time counts conducted by Rutherford County Schools (K-12) and Murfreesboro City Schools Pre-K-6). Both counts were done in the 24-hour period between noon, January 26, and noon January 27. The Service Delivery Working Group used HUD homelessness definitions and HUD survey instruments to guide its counting. Numbers collected by the working group are the numbers that will be reported to HUD. The schools used U.S. Department of Education definitions. While there may be some overlap in counts, the Task Force does not consider any overlap to be statistically significant. Data for the homeless counts was collected throughout Rutherford County.

If you are homeless, where do you live? While the homeless task force began as a City of Murfreesboro initiative, the City recognizes that the problem of homelessness does not stop at the city limits and supports a regional approach to funding agencies providing services. Emergency Solutions Grant funds provided to the City by Tennessee Housing Development Agency are allocated to subrecipient agencies working throughout the Murfreesboro/Rutherford County Continuum of Care.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	8	53	125	250	125	60
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	102	80	360	180	180	180
Chronically Homeless Individuals	23	0	50	100	50	365
Chronically Homeless Families	0	0	25	50	25	180
Veterans	3	8	25	75	50	45
Unaccompanied Child	0	0	120	360	240	30
Persons with HIV	0	0	0	0	0	0

Table 26 – Homeless Needs Assessment

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Counts from the two school systems provide the best picture of the housing needs in these groups. The county schools reported five veteran households with a total of six children in need of assistance. Combined, the two systems reported 829 children (846 adults) in families who meet DOE homeless definitions. Of these 1,675 persons, 102 are considered chronically homeless. Another 123 unaccompanied children/youth are considered homeless, most living with relatives or friends, without custody.

Nature and Extent of Homelessness

Race:	Sheltered:	Unsheltered (optional)
White	45	71
Black or African American	33	6
Asian	0	0
American Indian or Alaska Native	1	4
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	1
Not Hispanic	79	81

Table 27 – Nature and Extent of Homelessness

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Sheltered

White – 57%

Black or African American – 42%

American Indian – 1 person

Hispanic – 1 person

Race/Ethnicity data are not available for the 17 persons housed at the Domestic Violence Program shelter on January 26, 2015.

The Homeless Task Force is unsure how to interpret the number sheltered African Americans. Reliable racial/ethnic information is unavailable from previous counts so comparison to previous years is not useful. The percentage of sheltered African Americans is twice that of the community as a whole. More than half were females in the Way of Hope program. Since there is high confidence in the January 26 count, the numbers will serve as a baseline for future analysis.

Unsheltered

White – 75%

Black or African American – 6%

American Indian – 4%

Other/Not Known – 14%

Hispanic – 1%

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The increase from 76 to 120 unsheltered persons is probably attributable to better counting as much as any other factor. The number would have been 28 higher had not Coldest Nights been open on January 26, 2015. Coldest Nights is open on nights when the temperature is forecast to be below 30°.

Room in the Inn reported 14 persons on the night of the PITC. This is half its capacity and highly unusual. On most nights, the shelter operates at or near capacity.

Discussion:

As part of the consultation process, 310 persons responded to a survey on homelessness needs in the community. More than 80% stated providing facilities and services to women with children is a high priority and 77% said providing facilities and services for families with children is a high priority. Almost 71% of respondents stated the need for emergency shelter beds in Smyrna. More than 90% of respondents see a need for additional facilities to assist the unsheltered homeless with 77.6% noting housing for the unsheltered as a high priority.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

For the purposes of the Consolidated Plan and subsequent Annual Action Plans, HUD considers the following to be special needs populations:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking and performing light housework)
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Victims of domestic abuse, dating violence, sexual assault and stalking

The City worked closely with other public and private agencies that provide assisted housing, health services, and social services to special needs populations to prepare this section of the Consolidated Plan, **MA-35 Special Needs Facilities and Services**, several sections of the Strategic Plan, and **AP-65 Homeless and Other Special Needs Activities** in the First-year Action Plan. The City expects to continue these partnerships throughout the life of the 2015-2010 Consolidated Plan.

Describe the characteristics of special needs populations in your community.

About 11.1% of the city's population is aged 62 or older with an estimated 1,300 (1.2%) of those are aged 85 or older. Estimates are that 8.8% of the population is disabled, with ambulatory difficulties the most common basis for disability (4.3%), followed by independent living difficulty (2.8%) and self-care difficulty (1.7%). Based on disability and age numbers, the City estimates the frail elderly population in a range between 1.5% and 3% of the total population.

While the Census Bureau does not provide numbers of other classes of special needs populations, some inferences may be drawn from other data available. For example, Rutherford County courts issued approximately 600 Orders of Protection in 2014, most for cases involving domestic abuse. The population of the Domestic Violence Shelter in Murfreesboro is usually between 20 and 28 on any given night.

According to VA caseworkers, many homeless veterans have mental disabilities and/or substance abuse issues. There are typically 20 to 40 homeless veterans on any given night. There are 60 VASH vouchers available for Rutherford County, almost all of which are currently in use.

The Rutherford County Drug Court works with approximately 60 adults at any given time, all with alcohol and/or drug addictions. Some also have mental health issues that compound their addictions. Some are also victims of domestic abuse and sexual assault. Several also have visual or hearing disabilities, as well

The 2014 homeless Point in Time Count listed 50 chronic substance abusers and 49 severely mentally ill persons among the homeless. One can only speculate how many of both are part of the housed population. While some of these are veterans, many more are not, but are in need of mental health and housing services.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs vary by population. For seniors, the greatest need is for affordable housing designed to allow for successful aging in place. Victims of domestic violence need emergency shelter for the short term, but their long-term needs will include transitional- and permanent supportive housing. Veterans often use shelter services, food banks and other supportive services, but many have difficulty accessing these services because of mental health and/or substance abuse issues. Some persons with mental, physical and/or developmental disabilities need supportive housing, particularly those who require on-site supervision, while those who can live independently need permanent housing. Many of the Drug Court clients have come from jail and do not have stable housing or jobs to pay for housing. Many persons escaping domestic violence have never had credit in their own name and this can be a barrier to obtaining housing or utility service. Most of the professionals who responded to the City's Special Needs Questionnaire cite transportation as an issue.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.

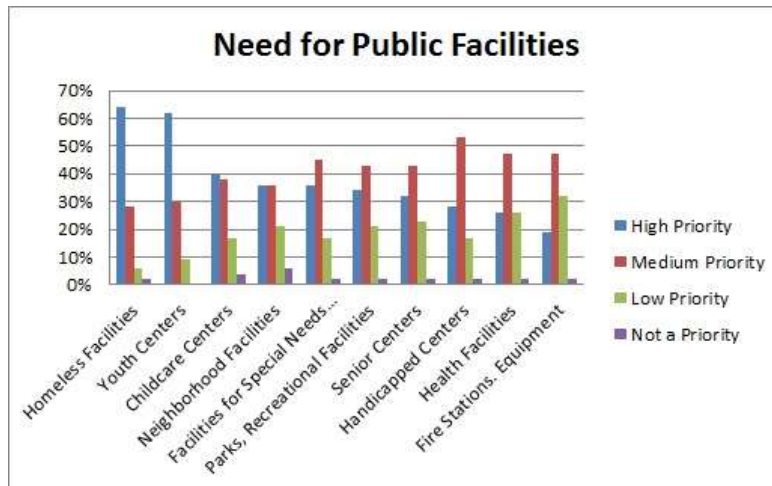
The Center for Disease Control and Prevention's annual HIV Surveillance Report provides an overview of the current epidemiology of HIV/AIDS in the United States. The most current report (2012) provides data for the Nashville-Davidson-Murfreesboro-Franklin MSA. Within the MSA in 2011, approximately 5,114 were living with HIV and approximately 2,610 were living with AIDS. HIV/Aids statistics for Rutherford County are not reported by the Tennessee Department of Health. Rutherford County is one of 12 included in the Department's Mid-Cumberland Public Health Region. For 2013, the most recent data available, the state reported 70 HIV/AIDS cases for the region.

Discussion

The supply of affordable housing available for special needs populations is not sufficient to meet demand. If housing is available, many persons with special needs do not qualify because of income requirements set by prospective landlords, the inability to pass credit and/or background checks, or lack of resources to pay deposits for housing or utilities. Many persons with special needs do not have insurance to help pay for the supportive services they need to become stable.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities.

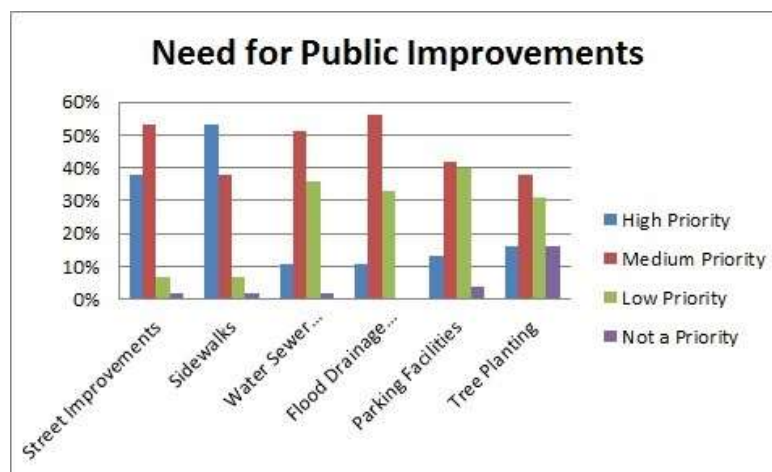


Facilities for the homeless were cited by almost 75% of survey respondents as an underserved need for public facilities. Asked to prioritize needs, homeless facilities and youth centers were ranked highest. Not surprisingly, the lowest-ranked facility need was fire stations and equipment. Fire protection has long been a City priority and well provided for in the General Fund.

How were these needs determined?

Public input from Non-Housing Needs survey; consultation with stakeholders; preliminary consultant research for new comprehensive plan Murfreesboro 2035

Describe the jurisdiction's need for Public Improvements.

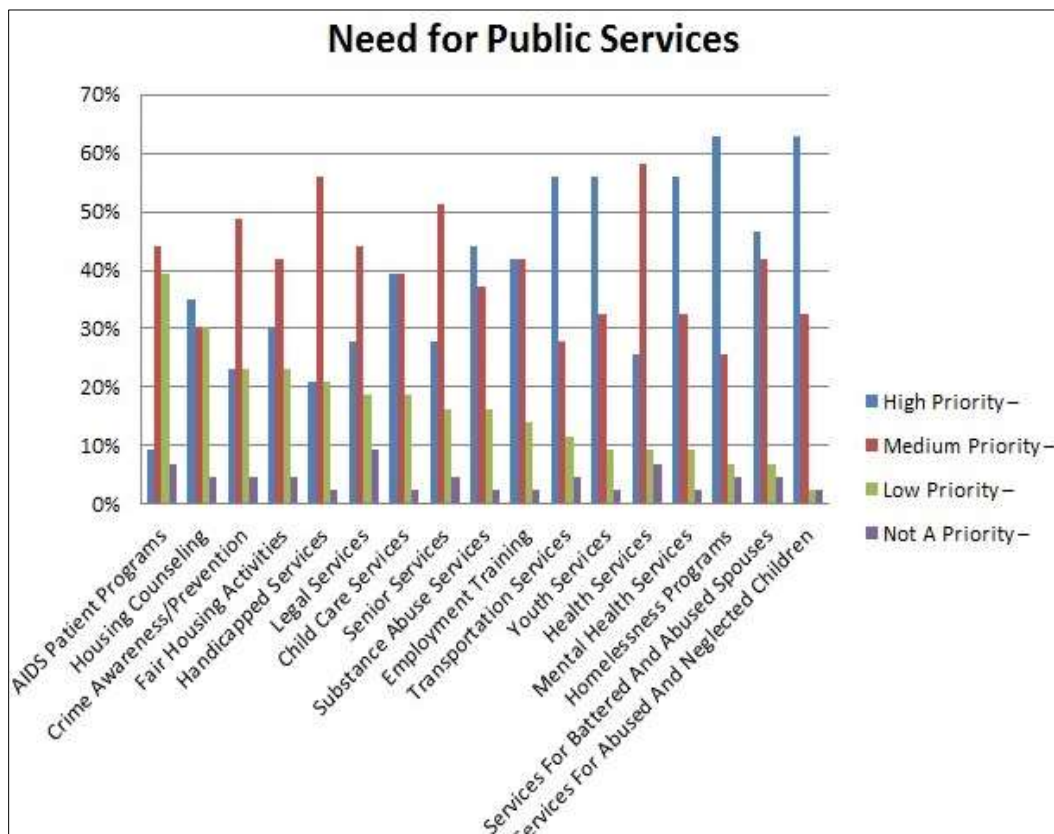


None of the public improvements commonly addressed using CDBG funds were named by a majority of respondents as underserved needs in the city. Only sidewalks were noted as a high priority by a majority of respondents (53%). Murfreesboro funds most public improvements through the General Fund.

How were these needs determined?

Public input from Non-Housing Needs survey; consultation with stakeholders; preliminary consultant research for new comprehensive plan Murfreesboro 2035

Describe the jurisdiction's need for Public Services.



Homeless programs and services and abused and neglected children were ranked by survey respondents as public services needs with the highest priority (63% each). Fifty-six percent of respondents ranked youth services, mental health services and transportation services as high priority needs. More than half of respondents rated health services (58%), handicapped services (56%) and senior services (51%) as medium priority needs.

How were these needs determined?

Public input from Non-Housing Needs survey; consultation with stakeholders; preliminary consultant research for new comprehensive plan Murfreesboro 2035

MA-05 Overview

Housing Market Analysis Overview

Section MA-10 discusses the housing inventory in Murfreesboro. Homeowners in the Nashville-Davidson-Murfreesboro-Franklin MSA outnumber renters 66.5% to 33.5%; but in Murfreesboro, the ratio is 52.8% to 47.2%. The demand for rental housing is driven in part by the student population – and so are rents. Section MA-15 discusses the cost of housing. While not a regulatory burden, the cost of rental housing is very much a barrier to affordable housing. Other barriers are explored in Section MA-40.

Section MA-25, which provides an analysis of public housing available in the city, was prepared by staff at Murfreesboro Housing Authority. MHA is pursuing a strategy to modernize and diversify its product mix.

Middle Tennessee State University is one of Murfreesboro's most valuable community assets. The university and the City partner in numerous projects that benefit all residents of the community. With more than 23,000 students, MTSU has the state's largest undergraduate population, and those students significantly impact housing in the city, particularly since only 3,500 reside on campus.

The MTSU student population also significantly impacts the city's workforce. Many stay in the area after graduation. The presence of so many students looking for part-time work can make finding work difficult for the not quite 10% of the local population who have not completed high school. A discussion of the community's economic conditions is found in Section MA-45.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Occupied housing units in Murfreesboro are split almost equally between owner-occupied (52.8%) and renter-occupied units (47.2%). By contrast, the split in the Nashville-Davidson-Murfreesboro-Franklin MSA is 66.5% and 33.5% respectively. In the five years since the City's last consolidated plan, more than 3,400 units of new housing have been constructed in Murfreesboro, more than half (53.2%) of which have been apartments. Much of this development has been driven by the housing needs of MTSU students. Townhomes and condominiums have accounted for 14.6% of the total units constructed since 2010.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	25,833	56%
1-unit, attached structure	3,304	7%
2-4 units	3,606	8%
5-19 units	9,422	20%
20 or more units	3,204	7%
Mobile Home, boat, RV, van, etc.	739	2%
Total	46,108	100%

Table 28 – Residential Properties by Unit Number

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

DP04 - Selected Housing Characteristics: This Table was updated to include the most

Comments:

current data available from the Census.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	64	0%	342	2%
1 bedroom	100	0%	4,818	24%
2 bedrooms	2,842	13%	8,652	43%
3 or more bedrooms	19,454	87%	6,265	31%
Total	22,460	100%	20,077	100%

Table 29 – Unit Size by Tenure

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

B25042 - Tenure By Bedrooms: This Table was updated to include the most current data

Comments:

available from the Census.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Murfreesboro Housing Authority administers 336 units of public housing, 599 tenant-based Housing Choice Vouchers, 60 VASH vouchers (in partnership with York VA Medical Center) and 54 disabled vouchers funded by a Continuum of Care grant. An additional eight leased units are available from nonprofit agencies participating in the Continuum of Care program.

There are approximately 740 Low Income Housing Tax Credit units available in the city. Many of these units are covered by Housing Choice Vouchers. The most recent LIHTC project added 60 units of badly needed affordable senior housing to the inventory.

Income level for persons and households served by CDBG programs may not exceed 80% of Area Median Income. The Housing Rehab Program assists owner-occupants of single-family residences. The Affordable Housing Program assists income-eligible first-time home buyers. Each of these programs typically serves about 12 households annually.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Murfreesboro Housing Authority administers tenant-based Housing Choice Vouchers, while THDA administers project-based Section 8 contracts in Rutherford County. Both agencies report they expect to lose no units because of the expiration of contracts. MHA does expect to demolish 52 units at its Franklin Heights complex, but these will be replaced by 52 new vouchers. That said, the supply of affordable housing available in Murfreesboro because of landlords converting Section 8 units to market-rate units. At least 100 units were lost this way in 2014, and the trend is expected to continue as long as vacancy rates remain low.

Does the availability of housing units meet the needs of the population?

While the number of available units appears to be sufficient, that more than half of low- and very-low income renter households are cost burdened suggests the supply of housing units is not balanced to meet the needs of the population.

Describe the need for specific types of housing:

Affordable housing for seniors is an underserved market. More than 7,000 households (16.6%) of the city's households have at least one resident over the age of 65, yet fewer than 300 housing units are expressly marketed for low- and moderate-income seniors. Murfreesboro Housing Authority operates 230 one-bedroom units at Westbrook Towers, a former Section 202 project, for very-low-income senior residents. There are several retirement living options at the top end of the market. In between, The Pointe at Eastdale, a LIHTC project, offers 60 units of affordable senior housing.

Discussion

The 2009-13 ACS 5-Years Estimates reported vacancy rates of 2.4% (homeowner) and 8.4% (rental). Discussions with Realtors and property managers suggest much of this capacity is at the upper end of the available inventory. The 2007-11 CHAS data supports this supposition. The price of raw land makes development of affordable housing difficult unless the developer has received tax credits through THDA.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

From 2000 to 2013, the population of Murfreesboro has almost doubled – 68,816 to 117,044. Research conducted by the state and regional planning agencies suggests a population approaching 230,000 by 2035 and surpassing 250,000 by 2040. Growth fuels the need for housing and construction has been a major driver of the local economy for the last two decades. The only slowdown in housing costs, whether for home-ownership or rental, in these two decades came during the Great Recession. During that time, only one census tract in Tennessee had more foreclosures than Census Tract 409 which saw much of the city's growth between 2000 and 2010 (so much that the Census Bureau divided the tract into five tracts for the 2010 census). Since the recession, however, growth has continued, though at a slower pace, and housing prices – whether for single-family owner-occupied houses or multi-family rental property – have recovered and begun to climb. The tables in this section tell the story.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	118,500	176,500	49%
Median Contract Rent	518	843	63%

Table 30 - Cost of Housing

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

This Table was updated to include the most current data available from the Census.

Comments:

Rent Paid	Number	%
Less than \$500	1,596	8.3%
\$500-999	12,070	62.4%
\$1,000-1,499	4,762	24.6%
\$1,500-1,999	675	3.5%
\$2,000 or more	241	1.2%
Total	19,344	100.0%

Table 31 - Rent Paid

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

B25063 - Gross Rents: This Table was updated to include the most current data available from the Census.

Comments:

Housing Affordability

Units affordable to Households earning	Renter	Owner
30% HAMFI	1,562	No Data
50% HAMFI	3,692	7200
80% HAMFI	10,984	2,903
100% HAMFI	No Data	6,449
Total	16,238	16,552

Table 32 - Housing Affordability

Alternate Data Source Name:

2007-2011 CHAS Tables

Data Source

Owner information from CHAS Table 18B - Renter information from CHAS Table 18C

Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	616	710	850	1,130	1,210
High HOME Rent	616	711	851	1,100	1,208
Low HOME Rent	560	600	720	832	928

Table 33 – Monthly Rent

Alternate Data Source Name:

2014 HOME Program Rents

Data Source

HOME Rents effective May 1, 2014; Fair Market Rent is the Final 2015 FMR published by

Comments:

HUD.

Is there sufficient housing for households at all income levels?

When asked in a housing needs survey whether the availability of housing units in Murfreesboro meets the needs of the population, respondents agreeing and disagreeing were almost evenly split; but 70.8% of respondents disagreed (39.6 strongly disagreed) with the statement that there is sufficient housing for low-income residents in the city. Respondents overwhelmingly (87.5%) disagreed with the statement too many houses are being built at the low end of the market, and 60% agreed that too many houses are being built at the high end of the market.

Asked to rate the availability of housing for specific subpopulations, the only categories the majority of respondents agreed there is sufficient supply are students and families with children. But when asked if there is a need for additional rental housing for families with children, 72.9% agreed.

How is affordability of housing likely to change considering changes to home values and/or rents?

Survey respondents were asked to provide narrative answers to this question. About half chose to respond, coming at the question from many directions. The consensus can best be summed up by the respondent who wrote, "It's going to be harder to find affordable housing."

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Median Gross Rent in Murfreesboro is \$843, slightly less than the FMR for a two-bedroom unit. A family of four paying \$843 would have to have a household income of at least \$33,720 annually not to be cost burdened (paying more than 30% of household income for housing expenses). New construction is not an eligible use of CDBG funds (24 CFR 570.207(a)(3)), so any impact the City might have on affordable rental housing will have to be through Acquisition.

Discussion

In its *Outreach 2014* report, the National Low Income Housing Coalition notes that a renter in the Nashville-Davidson-Murfreesboro-Franklin MSA would need an hourly wage of \$16.37 (\$34,040 annually) to afford to afford Fair Market Rent for a two-bedroom unit. Since the median income for a Murfreesboro renter is \$32,101 (*2009-13 ACS Five-Year Estimates*), half of Murfreesboro renters would be cost burdened paying FMR rent for a two bedroom unit. A very-low-income (<\$19,200 annually) household of four is cost burdened if housing expenses exceed \$480 monthly, a gap of \$240 a month from even the Low HOME Rent.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Because of Murfreesboro's growth patterns, 74% of its occupied housing units have been built since 1980. As a result few renter-occupied units (2%) and even fewer owner-occupied units (less than 1%) have two or more housing conditions – cost burden, lacking complete plumbing or kitchen facilities, or overcrowding. Based on the data in MA-15, most of the households with a housing condition are cost-burdened.

Plumbing is an issue in many of the homes being served through the City's Housing Rehabilitation program, particularly those built before 1970. In many cases clay sewer lines and galvanized iron piping are reaching the end of their service lives. In other cases, homes built before being part of the city have been using septic systems rather than the sanitary sewer system which became available later and many of these septic systems are now reaching the end of their service life.

Definitions

Four terms – "dwelling," "single family," "standard," and "substandard" – are used in determining if a property is eligible for city housing rehabilitation funding assistance. For the purposes of the Murfreesboro Housing Rehabilitation Program, the terms are defined as follows:

- DWELLING - Housing structure which is used entirely for residential purposes.
- SINGLE-FAMILY - Unit is designated for single-family use, although more than one family may be residing therein, if every resident has access to all parts of the structure.
- STANDARD – Units meets all state and local codes.
- SUBSTANDARD – Unit fails to meet the minimum housing requirements as set forth in the International Property Maintenance Code as adopted by the City of Murfreesboro.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,090	23%	9,626	48%
With two selected Conditions	76	0%	464	2%
With three selected Conditions	0	0%	39	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	17,294	77%	9,948	50%
Total	22,460	100%	20,077	100%

Table 34 - Condition of Units

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

B25123: Tenure by Selected Physical and Financial Conditions - The table was updated to include the most current data available from the Census.

Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	9,382	42%	5,584	28%
1980-1999	8,675	39%	7,560	38%
1950-1979	3,741	17%	5,862	30%
Before 1950	662	3%	671	3%
Total	22,460	100%	19,677	100%

Table 35 – Year Unit Built**Alternate Data Source Name:**

2009-2013 ACS 5-Year Estimates

Data Source

B25036: Tenure by Year Structure Built - The table was updated to include the most

Comments:

current data available from the Census.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,403	20%	6,933	35%
Housing Units built before 1980 with children present	1,700	8%	2,472	17%

Table 36 – Risk of Lead-Based Paint**Alternate Data Source Name:**

2009-2013 ACS 5-Year Estimates

Data Source

B25123: Tenure by Selected Physical and Financial Conditions; 2006-2010 CHAS (Units with Children Present) - The table was updated to include the most current data available from the Census.

Comments:**Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,536	35	3,571

Table 37 - Vacant Units**Data**

2007-2011 CHAS

Source:**Need for Owner and Rental Rehabilitation**

Approximately 20% of owner-occupied housing units and 35% of rental units in the city were constructed before 1980. These housing units share a number of characteristics which suggest the need for rehabilitation: the potential for lead-based paint issues; energy inefficiency; galvanized iron water supply lines and clay sewer lines; and aging HVAC systems. Many of the projects for households served by the City's Housing Rehabilitation Program in the last five years have addressed these issues. Quite often, replacing windows in pre-1978 houses addresses the presence of LBP and problems of energy inefficiency.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on interpolation of 2009-2013 American Community Survey data and 2007-11 CHAS data, the City estimates there are 2,639 families living in pre-1978 housing units that may be subject to LBP hazards.

Discussion

The City of Murfreesboro uses CDBG funds to assist income-eligible first-time home buyers and to help income-eligible homeowners with housing rehabilitation. All pre-1978 homes involved in the home-buyer program are assessed for lead-based paint and tested where indicated. All pre-1978 homes in the rehab program are tested. In both programs, if lead-based paint is found, its presence is mitigated using the guidance provided by the certified lead inspector.

The City does not use CDBG for rental housing, but a lead assessment is done by the Murfreesboro Housing Authority on any rental unit for which a Housing Choice Voucher is used. All public housing units have been tested and certified free of lead-based paint. ESG subrecipients who use funds to support rapid re-housing are required to do a lead-based paint assessment for all pre-1978 units.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Public housing in Murfreesboro is the responsibility of the **Murfreesboro Housing Authority**. MHA submitted its Annual PHA plan and its Five-Year Plan to HUD in February 2015. Copies of that plan are available for review at MHA's office, 415 N. Maple St., Murfreesboro, TN 37130.

Murfreesboro Housing Authority has a five-member Resident Advisory Board which provides input to management. A resident also serves as a member with full standing of the Murfreesboro Housing Authority board.

Responses in this section of the Consolidate Plan were provided by Murfreesboro Housing Authority staff.

Total Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project-based	Tenant-based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			336	713		599	60	0	54
# of accessible units			15						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

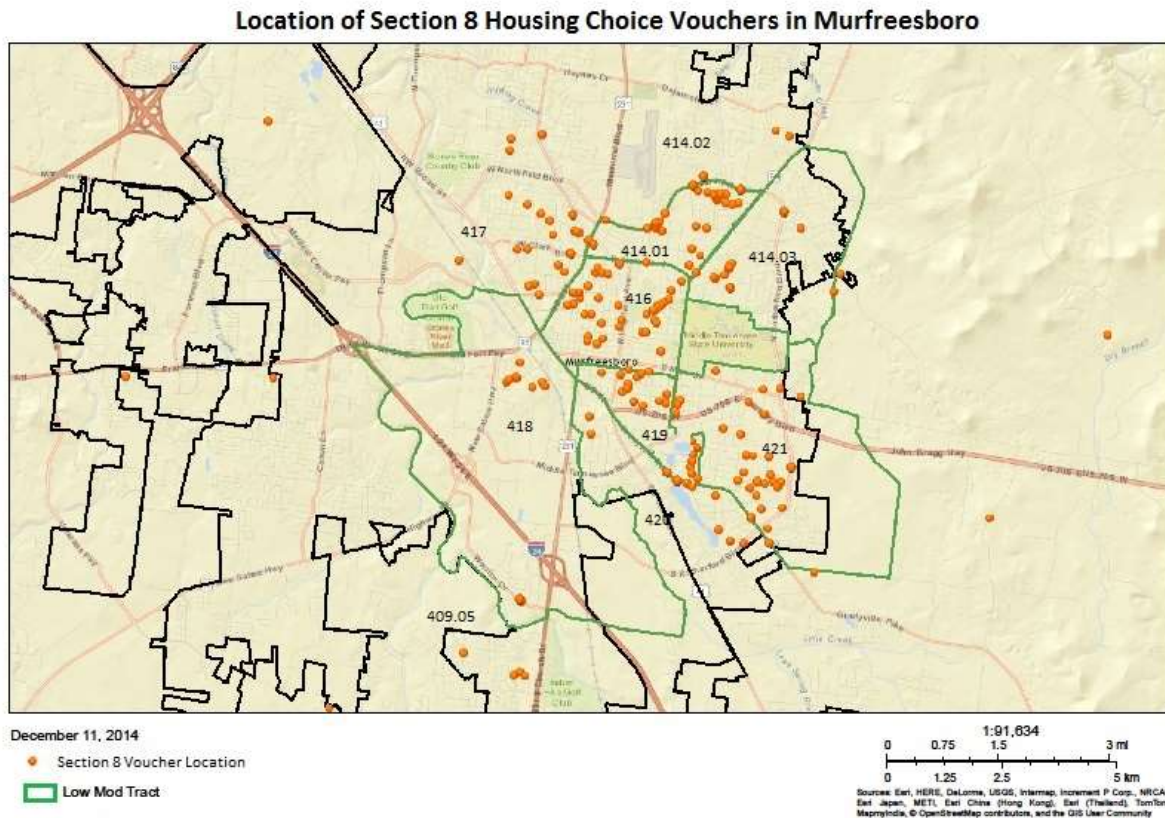
Table 38 – Total Number of Units by Program Type

Alternate Data Source Name:

Murfreesboro Housing Authority

Data Source

Comments:



Describe the supply of public housing developments:

Facility	No. Units
Franklin Heights	140
Parkside	46
Oakland Court	76
Mercury Court	74
Westbrook Towers	220

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Developments are old and dated. MHA is working to renovate 200 units to bring them up to standards. Application has been submitted to demolish 88 units; application has been approved to demo 52 units of housing, all built in 1950. Renovation cost is prohibitive due to condition of units and the cost of rehab.

Public Housing Condition

Public Housing Development	Average Inspection Score
Franklin Heights	96
Parkside	96
Oakland Court	96
Mercury Court	96
Westbrook Towers	100

Table 39 - Public Housing Condition

HUD considers Murfreesboro Housing Authority one AMP, so sites are not given individual scores. The cumulative score for all sites was 96.



Describe the restoration and revitalization needs of public housing units in the jurisdiction:

New windows and roof replacement completed on 194 units. Sewer laterals completed on 96 units. New kitchen cabinets are being installed as funds are available on 194 units. New entry doors are needed, flooring and interior doors need replacing and kitchen cabinets in the remainder of the units. New appliances will be needing replacement in the next couple of years.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The MHA continues to promote the de-concentration of poverty or income mixing. The MHA also coordinates drug and crime prevention efforts with local law enforcement officials. Police provide on-going crime data to MHA for analysis and action. MHA targets at-risk youth and adults in various on-going activities. These efforts have had a positive influence on the residents and are helping to insure the safety of the public housing residents. MHA provides building facilities for police precincts in two developments. Murfreesboro Police Department provides detectives and officers.

Discussion:

More affordable housing is needed in the area. The waiting list for public housing is currently a year or longer. The Housing Choice Voucher waiting list is up to a five-year wait.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

HUD allocates HUD homeless assistance grants to organizations that participate in local homeless assistance program planning networks. Each of these networks is called a Continuum of Care. The Murfreesboro/Rutherford County Continuum of Care (TN-510) is one of the 10 HUD-recognized Continuums of Care in Tennessee. The Murfreesboro/Rutherford County Homeless Task Force is the decision-making body for the local continuum.

Prior to January 1, 2013, the Mayor's Homeless Task Force was a loosely organized coalition composed primarily of service providers. During the summer of 2013, a committee appointed by then-Murfreesboro Mayor Tommy Bragg developed bylaws and an organizational structure for a re-constituted task force. During 2014, the task force incorporated and in January 2015 was granted 501(c)3 status by the IRS.

Membership in the task force is open to any agency, organization or individual with an interest in addressing housing and homeless issues and reducing homelessness in Murfreesboro and Rutherford County. The task force consists of an Executive Committee that meets monthly and five working groups – Service Providers, Planning, Membership and Advocacy, Project Review and Ranking, and the Consumer Council. Each working group sets its own schedule. The general membership meets quarterly. Consumer Council membership is open to any person who is or has been homeless. The task force bylaws stipulate that the Consumer Council chair is a member of the Executive Committee.

The City of Murfreesboro is the collaborative applicant for HUD's Continuum of Care Program Competition. The Community Development Director represents the Mayor on the task force Executive Committee.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	54	0	17	110	0
Households with Only Adults	59	25	47	120	0
Chronically Homeless Households	0	0	0	48	0
Veterans	0	0	0	75	0
Unaccompanied Youth	0	0	0	3	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2014 HUD Housing Inventory Count

Data Source Numbers supplied to HUD by Murfreesboro/Rutherford County Continuum of Care

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Homelessness impacts the whole being of a person. Homeless persons often face co-occurring or multiple health, behavioral health, and addiction problems. Providing health care treatment for homeless individuals is difficult; however, health care services are markedly less effective when delivered to persons who are suffering some type of addiction and/or living unprotected from the elements in unsanitary conditions, without refrigeration for food or medicines.

In Murfreesboro/Rutherford County, the Rutherford County Health Department, Primary Care/Hope Clinic, St. Thomas Rutherford Hospital, St. Louise Clinic, and Greenhouse Ministry's Nursing Center provide health care for homeless persons. The VA Tennessee Valley Health Care System, Pathfinders, and The Guidance Center provide addiction treatment services, and Alcoholics Anonymous and Narcotics Anonymous are available. The Guidance Center's PATH Program helps the homeless who suffer from severe and persistent mental illness to receive health and mental health services, obtain and maintain an income, and locate appropriate housing. Trustpoint provides in-patient facilities and services for mentally ill patients. Also, faith-based organizations, such as the Hope Center, have programs geared toward those with addiction problems.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Shelters

Domestic Violence Program
Room in the Inn of Rutherford County
The Salvation Army (Shelter and Coldest Nights)
The Way of Hope
First Baptist Church (Coldest Nights)

Housing

Doors of Hope
Greenhouse Ministries
The Journey Home
Murfreesboro Housing Authority
VBHCS - The Guidance Center
The Charter Group
Second Chance Outreach Ministry
Veterans Administration Medical Center
Right Road Ministries

Prevention

Mid-Cumberland Community Action Agency
Mid-Cumberland Human Resources Agency (Youth Can! program)

Support Services

St. Thomas Rutherford Hospital
Park Center Nashville (Ken McKnight)
Murfreesboro City Schools
Rutherford County Schools
National Health Care for the Homeless Council
Consumer Council - Murfreesboro/Rutherford County Homeless Task Force
TN Department of Human Services
Nashville Cares
Mental Health Coop
Second Harvest Food Bank of Middle Tennessee
National Alliance on Mental Illness

Community Advocacy

Laotian-American Community
Linebaugh Public Library
Hope for Recovery
Love of the Lord Ministries
Life of Victory Ministries
Murfreesboro Rescue Mission
Olive Branch Church
Rutherford County Sheriff's Office
United Way of Rutherford and Cannon Counties
Barnabas Vision
CADCOR
Community Crossroads
Discovery Center

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Specific housing and supportive service needs vary by population but all share a common need: safe, affordable housing. The City will use CDBG to provide grants to nonprofit agencies that provide services to many persons with special needs. ESG funds are allocated to nonprofit subrecipients that will provide emergency shelter services for the homeless, rapid re-housing services and prevention assistance to persons in danger of becoming homeless.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

- Elderly – Accessibility to facilitate independent living
- Frail elderly – Assisted living services and accessibility issues
- Persons with mental disabilities – Case management, recovery services, primary medical care and daily living skills
- Persons with physical disabilities – Accessible housing which allows independent living
- Persons with developmental disabilities – affordable group housing
- Persons with alcohol or other drug addictions – Housing with 24-hour supervision, case management, daily groups, meals, laundry service, medication reminders, transportation services
- Public housing residents – Connections to mainstream services that will help develop independent living skills
- Veterans – Additional VASH vouchers are needed, as is financial assistance to help cover move-in expenses
- Victims of domestic violence –Permanent housing that allows them to become self-sufficient.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The City receives Emergency Solution Grant funding through Tennessee Housing Development Agency. Many of its ESG subrecipients offer rapid re-housing services, some including support services, to persons leaving institutions. Murfreesboro Housing Authority partners with The Guidance Center to provide supportive housing services using Continuum of Care funds.

Case management from programs such as The Guidance Center and Mental Health Coop assist mental health clients by helping them make and keep appointments, get their medication and locate appropriate housing.

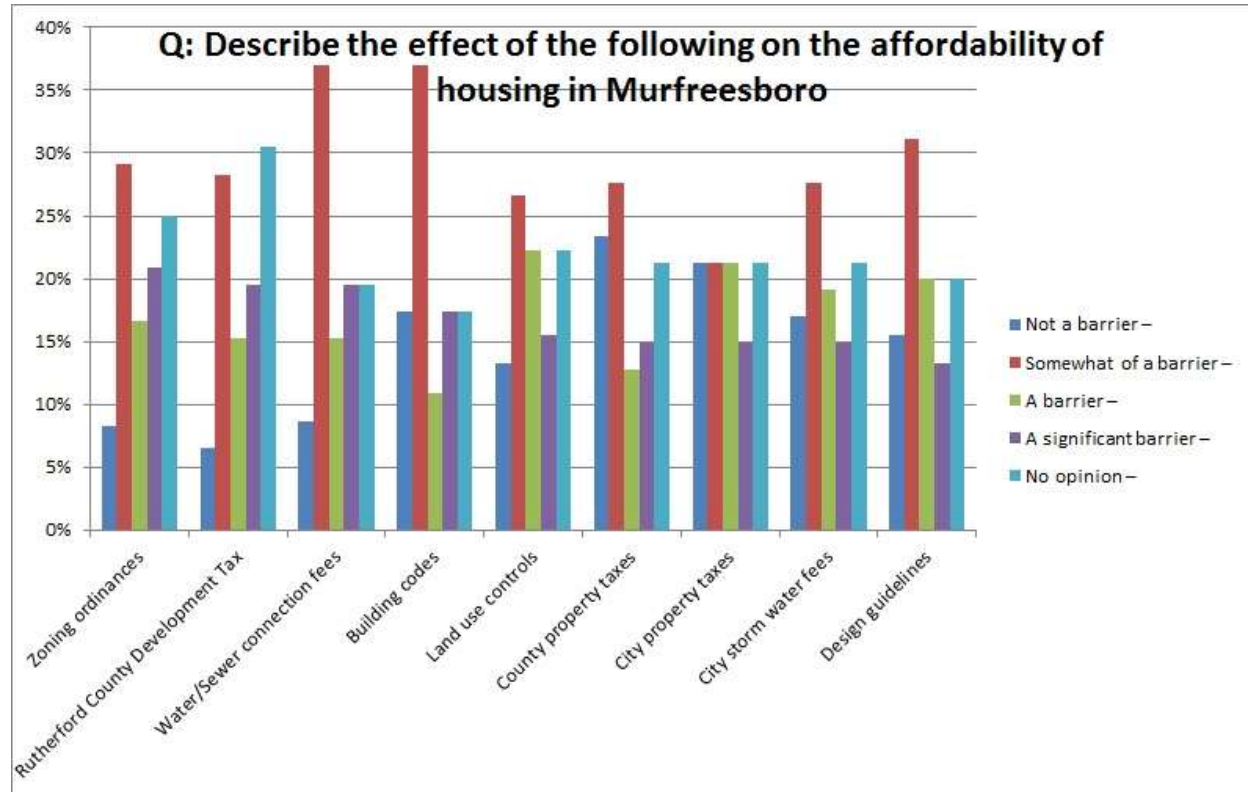
Recovery Within Reach provides a searchable on-line data base (www.recoverywithinreach.org) that includes supportive housing resources.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)).

The City will support two public service grants targeting frail elderly: St. Claire Senior Center and Mindful Care will use their grants to help provide adult day care services to persons with dementia and/or Alzheimer's. Public service grants to Primary Care & Hope Clinic and Murfreesboro City Schools will be used to provide services to residents of public housing. A public service grant to Domestic Violence Program will be used to provide services to victims of domestic violence. The City will continue to encourage income-eligible elderly homeowners to apply for assistance through the Housing Rehabilitation Program. Affordable Housing and Public Service are high priority goals in both the Consolidated Plan and the 2015-2016 First-Year Action Plan.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.



Respondents to the City's Housing Needs Survey were asked to describe the effect of various local regulations and policies on affordable housing. About 30% of respondents view each as somewhat of a barrier. Each factor is viewed as a barrier or a significant barrier by a third of the respondents. Land use controls (37.8%), zoning ordinances (37.5%) and city property taxes (36.2%) were most frequently cited as a barrier or a significant barrier. Water/sewer connection fees, the Rutherford County development fee and zoning ordinances were named by 20% of respondents as significant barriers.

Survey respondents were asked to identify non-regulatory issues which could affect the development of affordable housing. Land costs and the cost of developing one- and two-bedroom units, NIMBY issues and geological conditions were noted.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Murfreesboro, the county seat and principal city of Rutherford County, is located in the geographic center of Tennessee approximately 30 miles from downtown Nashville. The proximity of the city and Rutherford County to Nashville is just one of many factors which have led to extraordinary growth in the last three decades. More than 25,000 residents choose to work in Davidson County and live in Rutherford County.

With more than 25,000 students attending classes on its campus in Murfreesboro, Middle Tennessee State University has more undergraduates than any university in Tennessee. The university is Rutherford County's third largest employer (2,205), behind only county government (6,073, which includes teachers in the county school system) and Nissan North America Inc. just north of Murfreesboro in Smyrna. State Farm Insurance employs 1,662 at its Murfreesboro regional office. Middle Tennessee Medical Center and the Veterans Administration Tennessee Valley Healthcare System's Alvin C. York Campus attract medical practitioners from around the world. Verizon Wireless employs more than 1,000 at its Murfreesboro call center. In late 2012, Amazon completed construction of a 1,015,740 SF fulfillment center in southeast Murfreesboro and began operations. Within a year, employment exceeded original projections of 1,150 with a median pay of \$16.50 per hour.

Economic Development Market Analysis – Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	98	46	0%	0%	0%
Arts, Entertainment, Accommodations	6,384	6,879	11%	12%	-1%
Construction	2,538	1,660	5%	3%	2%
Education and Health Care Services	13,711	19,512	25%	34%	-9%
Finance, Insurance, and Real Estate	4,297	3,828	8%	7%	1%
Information	2,086	644	4%	1%	3%
Manufacturing	5,890	4,588	11%	8%	3%
Other Services	2,396	1,687	4%	3%	1%
Professional, Scientific, Management Services	4,337	6,055	8%	11%	-3%
Public Administration	2,265	2,305	4%	4%	0%
Retail Trade	7,603	8,071	14%	14%	0%
Transportation and Warehousing	2,500	876	4%	2%	3%
Wholesale Trade	1,679	1,226	3%	2%	1%
Total	55,784	57,377			

Table 41 - Business Activity

Alternate Data Source Name: 2009-2013 ACS 5-

Year Estimates

2011 Longitudinal Employer-Household Dynamics (Job

Data Source DP03: Selected Economic Characteristics (Workers); Job Counts by NAICS Industry Sector -

Comments: This table was updated to include the most current data available from the Census.

Twenty Largest Murfreesboro Employers: 2013			
Employer		Nature of Employer	Number of Employees
1	Rutherford County Government	County operations and services plus K-12 public school system	6,073
2	Middle Tennessee State University	Public University	2,205
3	National HealthCare Corporation (NHC)	Long-term health care centers	2,071
4	State Farm Insurance Companies	Regional operations center	1,662
5	Alvin C. York VA Medical Center	VA Medical Center	1,461
6	Murfreesboro City Schools	Pre-K-6 public school system	1,275
7	Amazon.com	Distribution and warehousing fulfillment center	1,200
8	St. Thomas - Rutherford Hospital	Medical Center	1,100
9	Verizon Wireless	Cellular phone customer service call center	1,068
10	Walmart	Retail Sales	1,000
11	City of Murfreesboro	City operations and services	960
12	Johnson Controls	Automotive interiors	885
13	General Mills	Manufacturer of baked goods	700
14	Lewis Bakeries	Manufacturer of bread and rolls	500
15	Honeywell	Manufacturer of automotive parts	500
16	Murfreesboro Medical Clinic	Health services	401
17	MAHLE Filter Systems	Manufacturer of automotive systems	400
18	Rich Products	Manufacturer of refrigerated baked goods	360
T19	Aramark	Provider of contracted services	250
T19	Wegmann Automotive	Manufacturer of automotive parts	250

Source: Rutherford County Chamber of Commerce

Labor Force

Total Population in the Civilian Labor Force	61,516
Civilian Employed Population 16 years and over	55,784
Unemployment Rate	6.40
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 42 - Labor Force

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

This table was updated to include the most current data available from the Census.

Comments:

Occupations by Sector	Number of People
Management, business and financial	21,179
Farming, fisheries and forestry occupations	98
Service	9,338
Sales and office	15,873
Construction, extraction, maintenance and repair	3,361
Production, transportation and material moving	6,033

Table 43 - Occupations by Sector

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

C24050: Industry by Occupation For The Civilian Population 16 Years and Older - This table was updated to include the most current data available from the Census.

Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	33,683	63%
30-59 Minutes	15,667	30%
60 or More Minutes	3,741	7%
Total	53,091	100%

Table 44 - Travel Time

Alternate Data Source Name:

2009-2013 ACS 5-Year Estimates

Data Source

B08303: Travel Time To Work - This table was updated to include the most current data available from the Census.

Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,169	321	1,710
High school graduate (includes equivalency)	8,342	951	3,187
Some college or Associate's degree	15,521	1,103	3,318

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	17,345	482	3,014

Table 45 - Educational Attainment by Employment Status**Alternate Data Source Name:**

2009-2013 ACS 5-Year Estimates

Data Source

B23006: Educational Attainment For The Population 25-64 Years - This table was updated

Comments:

to include the most current data available from the Census.

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	239	401	201	669	902
9th to 12th grade, no diploma	949	935	941	1,053	937
High school graduate, GED, or alternative	3,834	3,892	2,971	5,617	2,857
Some college, no degree	12,588	5,751	3,485	5,168	2,196
Associate's degree	560	1,549	1,189	1,756	435
Bachelor's degree	2,358	5,717	4,083	4,848	1,457
Graduate or professional degree	103	1,456	1,592	3,271	1,221

Table 46 - Educational Attainment by Age**Alternate Data Source Name:**

2009-2013 ACS 5-Year Estimates

Data Source

B15001: Sex By Age By Educational Attainment For The Population 18 Years And Over -

Comments:

This table was updated to include the most current data available from the Census.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,021
High school graduate (includes equivalency)	26,882
Some college or Associate's degree	32,312
Bachelor's degree	42,283
Graduate or professional degree	57,519

Table 47 – Median Earnings in the Past 12 Months**Alternate Data Source Name:**

2009-2013 ACS 5-Year Estimates

Data Source

B20004: Median Earnings In The Past 12 Months (In 2012 Inflation-Adjusted Dollars) By

Comments:

Sex By Educational Attainment For The Population 25 Years And Over - This table was updated to include the most current data available from the Census.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education; Healthcare; Retail; Arts, Education and Accommodations; Manufacturing; Finance

Describe the workforce and infrastructure needs of the business community:

All major industry sectors across Rutherford County and Middle Tennessee continue to be challenge by the tight labor market. While low unemployment speaks to the economic health of our community, it puts stress on employers to find entry level employees as well as middle skilled and highly skilled workers. Rutherford County Chamber Economic and Workforce Development (Rutherford Works) is working closely with our four major employment sectors (Advanced Manufacturing, IT, Healthcare and Logistics & Warehousing) to help identify skills gaps and develop partnership with education (K-12 and post-secondary) to building a pipeline of programs to address the skills gaps.

The City has responsibility for maintaining adequate infrastructure to support the business needs of Murfreesboro. Highways and streets are supported by a 35-year forward visioning plan. The visioning plan is captured in a five-year capital improvement plan, with the first year of that plan implemented in an annual budget. The State of Tennessee will also assist in highway development for specific job creating projects.

Water and sewer service are also key components of growth. The City is investing \$58 million currently in expanding the wastewater treatment plant capacity from 16 million gallons per day to 24 million gallons per day, constructing new head works and a force main to bypass large areas of the system and provide additional service to the south part of Murfreesboro.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Nashville/Middle Tennessee area continues to see growth that exceeds national averages in job creation and population. This trend does not seem to be slowing over the next five years. Location, low taxes, an excellent work force and good transportation system are all part of the formula that has spurred growth in the region. The business sector mix includes automotive, health care and entertainment. These include high-growth areas and long-term stability for the local economy.

Rutherford County continues to enjoy a strong private investor market. In 2013 we created 2300 new jobs with a \$252 million dollar private investment and in 2014 we created 2400+ jobs and \$251 million in private investment. The pipeline for projects does not show any slowdown. Additional emphasis in recruitment will be placed on professional jobs in the next 1-5 years based on a study completed in 2014 by the Rutherford County Chamber and Destination Rutherford.

Maintaining adequate numbers of skilled employees appears to be one of the greater challenges to continued growth. The Rutherford Works Strategic Plan for growing a highly skilled workforce was implemented in 2014. This plan addresses the need to back fill existing skills gaps as well as addresses future needs based on continued economic growth in our existing sectors as well as aligning with recruitment of professional jobs. Ultimately, Rutherford County, like the State of Tennessee, needs to see higher post-secondary attainment – both for immediate high school graduates and for adults who may have some college credits but no certificate or degree.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Many Murfreesboro residents commute daily to Nashville for employment. The opportunity to bring primarily white-collar jobs to the city will permit some of the current workforce to utilize their skills and remain in Murfreesboro. Expanding this new job area locally will broaden and strengthen the employment base and decrease the need for future expenses involved with traffic and commuting to Nashville.

Murfreesboro is the home to Middle Tennessee State University, the state's largest undergraduate education institution. The University produces large numbers of well skilled future employees who desire to stay in the Middle Tennessee area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Numerous regional and state level workforce training initiatives are available to both K-12 students (e.g. Career & Technical Education Pathways and the Tennessee Promise) and adults (e.g. WIOA administered by NCAC). The Tennessee Colleges of Applied Technology along with Tennessee Community College also have programs directly aligned with local industry needs; for example the Industrial Maintenance certificate available at TCAT Murfreesboro or the Level 1 and Level 2 Siemens Mechatronics Certifications available through Motlow College), and Level 3 available at MTSU.

In 2014, the State of Tennessee established Tennessee Promise, a program which allows current high school graduates to go to any community college or Tennessee College of Applied Technology (TCAT) in the state tuition-free beginning in Fall 2015.

Rutherford Works, under the workforce strategic plan has developed a set of programs in support of Industry and in support of K-12 Career & Technical. Immediate goals include developing plans in support of Tennessee Reconnect at the local level.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Rutherford County ECD has a target market strategy that places emphasis on the Advanced Manufacturing market as well as, professional jobs, aeronautics, and logistical companies.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

City and County economic development plans to provide land areas and appropriate infrastructure for job creating business will provide the impetus for continued growth in the City. The Rutherford County Chamber is a member of Partnership 20/20, an initiative of the Nashville Chamber that includes Davidson County and the 9 surrounding counties in the MSA. Partnership 20/20 works to ensure Middle Tennessee is represented as a positive place to grow or start a business.

Discussion

While the City has no immediate plans to use Community Development Block Grants funds for economic development, it does support programs that work with young people to develop the skills they will need to take their places in a workforce that will be demanding more and more from them. Were significant CDBG funding increases to be forthcoming in the next five years, the City would consider re-implementing its microenterprise program.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to the most recent Census data available, 35.6% of Murfreesboro's occupied households have one or more of the four housing problems, but only 1.3% have two or more housing problems. *(The four housing problems are: 1) lacks complete plumbing facilities; 2) lacks complete kitchen facilities; 3) more than one person per room; 4) cost burden greater than 30% of household income.)* Looking at all occupied housing units in the city, .4% lack complete plumbing facilities, .9% lack complete kitchen facilities and 1.6 experience overcrowding. Using the 10% standard for disproportionate need as a definition of "concentration," there are no census tracts in the city where multiple housing problems are concentrated.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The U.S. Department of Housing and Urban Development (HUD) defines a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) as an area with one or more census tracts that contain the following characteristics:

- (v) a family poverty rate greater than or equal to 40 percent, or
- (vi) a family poverty rate greater than or equal to 300 percent of the metro region's tract average,
- (vii) whichever is lower;
- (viii) and a non-white population that is greater than 50 percent.

Non-White includes persons identified as Hispanic or Latino (including Hispanic White), Black or African American, Asian, Native Hawaiian or Pacific Islander, American Indian or Native Alaskan, Other Races or Multi-racial.

There are **no** census tracts in Murfreesboro that reach the thresholds described above.

What are the characteristics of the market in these areas/neighborhoods?

Six of the seven census tracts where housing lacks complete kitchen facilities have rental units that market to MTSU students. Many of these units are single rooms with separate egress, but without full kitchens.

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

STRATEGIC PLAN

SP-05 Overview

Strategic Plan Overview

Although Community Development Block Group regulations allow grantees to target specific areas, the City of Murfreesboro chooses to use its funding citywide. This has been the City's policy since becoming a CDBG entitlement more than 30 years ago and Housing Needs Survey respondents overwhelmingly endorsed continuing this approach.

After consulting with an extensive array of stakeholders, reviewing results from surveys covering housing needs, non-housing needs and homelessness needs, and reviewing the 30-year history of the CDBG program in Murfreesboro, the City has identified affordable housing, public services, homelessness and fair housing as its highest priorities. Economic development and public facilities have been identified as priorities, but of less importance. The 2015-2016 First-Year Action Plan accompanying the 2015-2020 Consolidated Plan does not provide new CDBG funds for projects related to these activities, but the City will revisit both should adequate funding become available in later years of the Consolidated Plan. The City will use Emergency Solutions Grant funds received from THDA to help fund its Homelessness Strategy. The City will lend its full support to agencies applying for Continuum of Care funds.

Review of the Needs Assessment and Market Analysis sections of this plan point emphatically to the need for affordable housing, particularly for low income renters. The ideal vehicle for the City to make a significant contribution to alleviating this problem would be the HOME program. Murfreesboro is not a HOME participating jurisdiction and, barring major revisions to the HOME funding formula, probably never will be. Many of the avenues for developing new affordable housing are ineligible uses of CDBG funds. There are opportunities, however, and the 2015-2016 First-Year Action Plan allocates funds to acquire houses which will be sold to nonprofit agencies willing to provide affordable rental housing to low- and very-low-income residents. Housing Rehabilitation will remain a core program, but will be funded at lower levels so adequate funds will be available for the Acquisition program.

The City's CDBG allocation for the first year of this plan is \$742,247, which reflects a three-year downward trend. Anticipated resources for this plan are estimates based on multiplying the 2015-16 allocation by 5.

The Strategic Plan section details the agencies and organizations expected to assist the City in executing this plan. Also included in this section are discussions of barriers to affordable housing, lead-based paint hazards, the City's anti-poverty strategy and the standards and procedures the City will use to monitor its housing and community development projects.

SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

Murfreesboro is committed to creating a better lifestyle for all its citizens. When the City allocates its CDBG dollars, this commitment is concentrated on its low- and moderate-income residents. An estimated 49.6% of the city's households have an income $\leq 80\%$ of the Area Median Income (AMI) and qualify as low- and moderate-income under HUD guidelines and 17.8 percent (up from 17.4 percent a year ago) of individuals fall below the poverty rate. Because these residents are found throughout the city, the City has chosen to target people and households rather than specific areas. More than 90% of Housing Needs Survey respondents endorsed the City's policy to not target specific neighborhoods or census tracts.

Investments through the City's Affordable Housing Assistance Program (first-time homebuyer assistance) and Housing Rehabilitation Program are driven by demand, rather than geography. Nevertheless, income caps for both programs, the availability of affordable housing stock for sale and the age of homes needing rehabilitation and neighborhood demographics tend to focus investments in the City's core census tracts: 414.01, 414.02, 414.03, 416, 417, 418, 419 and 421.

The City does not expect to designate a Neighborhood Revitalization Strategy Area (NRSA) during the years covered by this Consolidated Plan.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing Housing Rehabilitation Acquisition
	Description	Down payment assistance Housing Rehabilitation Acquisition of existing units and vacant building lots
	Basis for Relative Priority	Housing Needs Survey; consultation with stakeholders; program history
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Families with Children Elderly Public Housing Residents Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Public Service Grants

	Description	Grants to non-profit agencies providing services to low/mod residents of Murfreesboro
	Basis for Relative Priority	Non-housing Needs Survey; consultation with stakeholders; program history
3	Priority Need Name	Homelessness
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Citywide
	Associated Goals	Acquisition Public Facilities Public Service Grants Emergency Shelter and Street Outreach Rapid Re-Housing Homelessness Prevention HMIS
	Description	Support for programs serving the homeless and those in danger of becoming homeless
	Basis for Relative Priority	Homelessness Needs Survey; consultation with stakeholders; program history
4	Priority Need Name	Fair Housing
	Priority Level	High
	Population	All residents of Murfreesboro
	Geographic Areas Affected	Citywide
	Associated Goals	Affordable Housing; Rapid Re-Housing; Acquisition
	Description	Support of fair housing activities and educational opportunities
	Basis for Relative Priority	Non-housing Needs Survey; consultation with stakeholders; program history
5	Priority Need Name	Public Facilities
	Priority Level	Low
	Population	Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	Public Facilities
	Description	Construction, reconstruction or rehabilitation of public facilities (except for buildings for the general conduct of government)
	Basis for Relative Priority	Non-Housing Needs Survey; consultation with stakeholders; program history
6	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Public Facilities
	Description	Construction, reconstruction or rehabilitation of public facilities (except for buildings for the general conduct of government)
	Basis for Relative Priority	Non-Housing Needs Survey; consultation with stakeholders; program history

Table 48 – Priority Needs Summary

Narrative

Since its inception, Murfreesboro's CDBG program has concentrated on affordable housing as its key mission and that remains a high priority. CDBG rules allow up to 15% of the annual CDBG allocation and up to 15% of the previous year's program income to be used for the support of eligible public services. The City views public services as a high priority and recommends continuing the level of support at the level allowed. During the previous five years, the City funded public facilities projects and microenterprise projects. The 2015-2016 First-Year Action Plan will not recommend funding for any new projects in these two areas but would consider revisiting either in future action plans should adequate funding and public support direct.

The City of Murfreesboro has recognized homelessness as a high priority issue for a number of years and was responsible for founding the coalition that has evolved into the Murfreesboro/Rutherford County Homeless Task Force. (In 2014, the task force incorporated as a self-governing entity and in early 2015 was granted 501(c)3 status.) The City is not a direct recipient of Emergency Solutions Grant funding, but receives an allocation of state ESG funds from the Tennessee Housing Development Agency.

Priority needs for this section were determined using the results of three surveys (Housing Needs, Non-Housing Needs and Homelessness Needs), consultation with stakeholders (see Section PR-10 for a comprehensive list), and a review of program history with an emphasis on the period covered by the 2010-2015 Consolidated Plan.

SP-30 Influence of Market Conditions – 91.215 (b)**Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Availability of HCV and vouchers
TBRA for Non-Homeless Special Needs	Availability of Continuum of Care housing competition funding
New Unit Production	CDBG and THDA/HOME funds cannot be used for new units. Development of affordable new units will depend on availability of Low Income Housing Tax Credits and developer access to private capital.
Rehabilitation	Age and condition of owner-occupied housing stock
Acquisition, including preservation	Increased need for affordable rental housing

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Murfreesboro is a CDBG entitlement city. It is not a HOME participating jurisdiction, is not a direct Emergency Solutions Grant recipient, nor does it receive HOPWA funding. The City does receive ESG funding through the Tennessee Housing Development Agency. The City's announced FY2015 ESG allocation is \$224,238.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$	
CDBG	public - federal	Acquisition; Admin and Planning; Economic Development; Fair Housing; Affordable Housing; Public Improvements; Public Services	742,367	40,000	200,000	982,367	2,624,358
Continuum of Care	public - federal	Housing	564,000	0	0	564,000	2,256,000
Public Housing Capital Fund	public - federal	Housing	450,000	0	0	450,000	1,800,000
Emergency Solutions Grant	public - state	Homelessness Activities	224,238	0	0	224,238	896,000

Table 50- Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied:

First-time home buyer loans require a 1% contribution from the new homeowner and leverage the value of the mortgage. Public service subrecipients are required to provide a dollar-for-dollar match. Habitat matches the value of the donated lot with the value of the house constructed on the lot. Nonprofits participating in the property-purchase phase of the acquisition program match 25% of the value of the house, through additional equity, the value of rehab work done by the agency on the house or other means acceptable to the City. ESG subrecipients are required to provide a dollar-for-dollar match.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan:

N/A

Discussion

The City expects to continue funding its core housing programs: single-family, owner-occupied housing rehabilitation and assistance with down payments and closing costs for first-time homebuyers. Additionally, the City plans to expand its property acquisition program, continuing to purchase and donate a vacant building lot which is then donated to Rutherford County Habitat for Humanity, but adding funding to purchase vacant houses which will then be sold to eligible nonprofit agencies to be used as affordable rental units. The City expects to continue allocating 15% of its eligible funds for public service grants.

Funds allocated to the Public Housing Capital Fund are administered by Murfreesboro Housing Authority. MHA is considered a unit of state government. One member of MHA's Board of Directors is appointed by the Mayor of Murfreesboro.

Continuum of Care funds are awarded directly to participating agencies by HUD. Applications for the Continuum of Care funds are reviewed and ranked by a working group of the Murfreesboro/Rutherford County Homeless Task Force.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Murfreesboro	Government		Jurisdiction
Community Development Department	Departments and agencies	Economic Development Homelessness Non-homeless special needs Ownership neighborhood improvements public facilities public services	Jurisdiction
City of Murfreesboro Administration Department	Departments and agencies	Administrative oversight	Jurisdiction
City of Murfreesboro Building & Codes Department	Departments and agencies	Housing Rehab	Jurisdiction
City of Murfreesboro Finance Department	Departments and agencies	Fiscal Oversight	Jurisdiction
City of Murfreesboro Legal Department	Departments and agencies	Consultation	Jurisdiction
City of Murfreesboro Planning Department	Departments and agencies	Planning	Jurisdiction
City of Murfreesboro Urban Environmental Department	Departments and agencies	Housing Rehab	Jurisdiction
City of Murfreesboro Parks & Recreation Department	Departments and agencies	neighborhood improvements public facilities	Jurisdiction
City of Murfreesboro Transportation Department	Departments and agencies	Consultation	Jurisdiction
City of Murfreesboro Solid Waste Department	Departments and agencies	Housing Rehab	Jurisdiction
City of Murfreesboro Engineering Department - Streets Division	Departments and agencies	Public facilities	Jurisdiction
City of Murfreesboro Communications Department	Departments and agencies	Publicity	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Murfreesboro Police Department	Departments and agencies	Consultation	Jurisdiction
Murfreesboro Fire & Rescue Department	Departments and agencies	Consultation	Jurisdiction
Murfreesboro Water & Sewer Department	Departments and agencies	Housing Rehab	Jurisdiction
Murfreesboro City Schools	Government	public services	Jurisdiction
Murfreesboro Electric Department	Government	Housing Rehab	Jurisdiction
Murfreesboro Housing Authority	PHA	Public Housing	Jurisdiction
St. Clair Street Senior Center	Departments and agencies	Non-homeless special needs public services	Jurisdiction
Linebaugh Library	Public institution	Homelessness	Jurisdiction
Rutherford County Schools	Government	Homelessness	Jurisdiction
Big Brothers Big Sisters of Middle Tennessee	Subrecipient	public services	Jurisdiction
Boys and Girls Club of Rutherford County	Subrecipient	public services	Jurisdiction
Domestic Violence Program Inc	Subrecipient	Homelessness public services	Jurisdiction
Dominion Financial Management	Subrecipient	Ownership public services	Jurisdiction
Elders First Adult Day Services Association	Subrecipient	Non-homeless special needs public services	Jurisdiction
Exchange Club Family Center	Subrecipient	public services	Jurisdiction
Interfaith Dental Clinic of Rutherford County	Subrecipient	public services	Jurisdiction
The Journey Home, Inc.	Subrecipient	Homelessness public services	
Kymari House, Inc.	Subrecipient	public services	Jurisdiction
Read To Succeed	Subrecipient	public services	Jurisdiction
Primary Care and Hope Clinic	Subrecipient	Non-homeless special needs public services	
Room In The Inn	Community/Faith-based organization	Homelessness	Jurisdiction
Salvation Army	Subrecipient	Homelessness	Jurisdiction
Volunteer Behavioral Health System	Subrecipient	Homelessness	Region
Doors Of Hope, Inc.	Community/Faith-based organization	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Greenhouse Ministries	Subrecipient	Homelessness public services	Jurisdiction
Mid-Cumberland Human Resource Agency-Youth CAN	Regional organization	Homelessness public services	Region
Middle Tennessee State University	Public institution		Nation
Rutherford County Habitat for Humanity	Non-profit organizations	Ownership	Jurisdiction
St. Thomas - Rutherford Hospital	Public institution	Homelessness	Region
Murfreesboro/Rutherford County Homeless Task Force	Continuum of care	Homelessness	Jurisdiction
United Way Of Rutherford And Cannon Counties	Community/Faith-based organization		Jurisdiction
Christy-Houston Foundation	Philanthropic organization		Jurisdiction
Tennessee Housing Development Agency	Government	Homelessness	State
Tennessee Fair Housing Council	Non-profit organizations	Fair Housing	State
Rutherford County Chamber of Commerce	Other		Region
Middle Tennessee Association of Realtors	Other		Region
Tennessee Affordable Housing Coalition	Other		State
Tennessee Valley Healthcare System - Alvin C. York Campus	Government	Homelessness	Nation
Housing Equality Alliance of Tennessee	Other		State
Greater Nashville Regional Council	Regional organization	Planning	Region
Mid-Cumberland Community Action Agency	Regional organization	Homelessness	Region
National Community Development Association	Other		Nation
Community Anti-Drug Coalition of Rutherford County	Community based organization		Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
A City of Grace Community Development Corporation	CDC	Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Murfreesboro, through its Community Development Department, is the lead entity for implementing the 2015-20 Consolidated Plan. The Department works closely with other departments in City government, particularly Building & Codes, Finance, Planning, Parks & Recreation, Police, Transportation, Communications and Legal.

The City is actively engaged with the Continuum of Care and has a seat on the Executive Board of the homeless task force, the CoC's deliberative body. The City receives an ESG grant from the Tennessee Housing Development Agency.

In addition to its partnerships with public service subrecipients, the Department also has strong working relationships with community organizations such as Habitat for Humanity, Rutherford County Chamber of Commerce, United Way of Rutherford and Cannon County, Main Street and Middle Tennessee State University.

The primary gap in the delivery system is private sector participation. A primary focus of the homeless task force's Membership and Advocacy Working Group is addressing this issue.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	

Supportive Services			
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Food Services	X	X	

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

Coldest Nights, a collaborative program of The Journey Home, The Salvation Army and First Baptist Church of Murfreesboro, offers shelter to men who would otherwise be sleeping in unsheltered conditions on nights with temperatures forecast to be below 30°. Because most of the persons making use of the program fit the definition of chronically homeless, the program provides a point of contact for service providers to reach out to this population.

Murfreesboro Housing Authority, in partnership with the VA's Tennessee Valley Health Care System, Murfreesboro Campus, administers 60 VASH vouchers.

Murfreesboro City Schools and Rutherford County Schools both have programs to connect homeless families with children and unaccompanied youth to service providers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Strength: The community understands homelessness is an issue that needs attention. Respondents to a non-housing needs survey ranked homeless services as the City's highest public service priority.

Gaps: Respondents identified the need for additional resources to serve women with children, families with children, unaccompanied youth and severely mentally ill persons.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

In 2014, the Murfreesboro/Rutherford County Homeless Task Force incorporated and approved for nonprofit standing in March 2015. This was done so that the organization will be able to apply for non-federal and state grants to fill funding gaps which often limit the scope and breadth of services which can be offered. The Task Force's Planning Working Group has developed the following goals:

- Combine and integrate previous plans developed for several groups, including the chronic homeless and homeless families;

- Provide a document that can guide our city and county and our business and philanthropic leaders as they develop plans for our community's development;
- Recognize that it is in the community's best interest to help those in danger of becoming homeless from losing and having to entirely reassemble the assets that they currently have;
- Recognize that those who are homeless and in danger of becoming homeless often need a variety of services and types of assistance over an extended period of time (combined into a case management system) in order to become stably and sustainably housed as well as contributing members of our community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2015	2019	Affordable Housing	Citywide	Affordable Housing	CDBG: \$808,975	Direct Financial Assistance to Homebuyers: 60 Households Assisted
2	Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable Housing	CDBG: \$1,042,750	Homeowner Housing Rehabilitated: 30 Household Housing Unit
3	Acquisition	2015	2019	Affordable Housing	Citywide	Affordable Housing Homelessness	CDBG: \$1,150,000	Other: 15 Other
4	Public Facilities	2015	2019	Non-Housing Community Development	Citywide	Public Facilities Homelessness	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
5	Fair Housing	2015	2019	Fair Housing	Citywide	Fair Housing	CDBG: \$5,000	Fair Housing
6	Microenterprise	2017	2019	Economic Development	Citywide	Economic Development	CDBG: \$0	Jobs created/retained: 0 Jobs
7	Public Service Grants	2016	2019	Non-Housing Community Development	Citywide	Public Services Homelessness	CDBG: \$600,000	Public service activities other than Low/Moderate Income Housing Benefit: 25000 Persons Assisted
8	Emergency Shelter and Street Outreach	2016	2019	Homeless	Citywide	Homelessness	Emergency Solutions Grant: \$450,000	Homeless Person Overnight Shelter: 1000 Persons Assisted
9	Rapid Re-Housing	2016	2019	Homeless	Citywide	Homelessness	Emergency Solutions Grant: \$385,119	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
10	Homelessness Prevention	2016	2019	Homeless	Citywide	Homelessness	Emergency Solutions Grant: \$210,119	Homelessness Prevention: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	HMIS	2016	2019	Homeless	Citywide	Homelessness	Emergency Solutions Grant: \$75,000	Other: 0 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	Down payment and closing cost assistance to income-eligible first-time homebuyers
2	Goal Name	Housing Rehabilitation
	Goal Description	Rehabilitation, including reconstruction when rehabilitation is not feasible, of single-family income-eligible owner-occupied homes
3	Goal Name	Acquisition
	Goal Description	Purchase of houses or building lots. Houses to be sold to nonprofit agencies for use as affordable rental units for low- and very-low income households. Lots to be donated to Habitat for Humanity as building lots for new affordable owner-occupied units.
4	Goal Name	Public Facilities
	Goal Description	Rehabilitation of eligible public facilities as needed and as funds available
5	Goal Name	Fair Housing
	Goal Description	Support of Fair Housing educational activities
6	Goal Name	Microenterprise
	Goal Description	Low interest loans to eligible microenterprises (five or fewer employees) if adequate funding becomes available
7	Goal Name	Public Service Grants
	Goal Description	Grants to eligible organizations and agencies to serve income-eligible residents of Murfreesboro
8	Goal Name	Emergency Shelter and Street Outreach
	Goal Description	Assistance with funds for emergency homeless shelters and street outreach to the homeless
9	Goal Name	Rapid Re-Housing
	Goal Description	Funds for nonprofit agencies providing rapid re-housing services to the homeless
10	Goal Name	Homelessness Prevention
	Goal Description	Funding to agencies providing services to persons in danger of becoming homeless

11	Goal Name	HMIS
	Goal Description	Funding support for the Murfreesboro/Rutherford County Continuum of Care HMIS system

Table 54 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The referenced section in the HOME regulation requires jurisdictions to include specific objectives that describe proposed affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period. Because Murfreesboro is not a HOME participating jurisdiction and does not expect to become one during the five years covered by this plan, no HOME funds will be available for affordable housing.

The City does plan to use CDBG funds for affordable housing activities including the acquisition of houses which nonprofit agencies will use as rental housing for two low- or very-low income households, and down payment assistance for 12 income-eligible households per year, a total of 70 over the course of this plan.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

GED Classes, Parenting classes, after school programs, activities for seniors, MRT classes.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Public Chapter 707, enacted by the Tennessee Legislature in 2014, could become a barrier to affordable housing. Since the mid-1950s, Tennessee cities could annex by ordinance. Beginning May 16, 2015, all annexations in Tennessee will require some form of consent from owners or residents. Annexations with less than 100% owner consent will require the existing referendum process for approval. Property used primarily for agricultural purposes can only be annexed with the owner's written consent. One consequence of the new act could be to limit the availability of raw land for development. If the inventory of raw land becomes limited to land within the city's existing corporate boundaries, the price of that land will make developing affordable housing cost prohibitive.

The viability of the LIHTC program in Tennessee is threatened because many county property assessors are including the value of the tax credit in their appraisals and property assessments. The consequence of this approach is that many LIHTC projects in the state find themselves with higher property tax bills than similar market rate properties. In 2014, the Tennessee Advisory Commission on Intergovernmental Relations (TACIR) studied the policy at the request of the Legislature. The Tennessee Affordable Housing Coalition advocates a change in state law modeled after an Idaho law that spreads the value of the tax credit in assessments over 15 to 30 years. Whether the Legislature will pass this legislation during its 2015 session is unclear.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City offers a Sewer Tap Assistance Program through the Community Development Department to assist income-eligible homeowners with the cost of connecting to the city sewer. The City is currently preparing a new Comprehensive Plan (completion expected in 2016) which will, among many other issues, visit zoning ordinances and land use controls. The Community Development Department has been actively working with the Comprehensive Plan consultants to advocate for affordable housing.

The Tennessee Municipal League, of which the City is a member, continues to work with the Tennessee Legislature to seek avenues for ameliorating the effects of Public Chapter 707. As a member of the Tennessee Affordable Housing Coalition, the City has met with members of the Legislature to support changes to state law that would level the playing field for LIHTC developers.

SP-60 Homelessness Strategy – 91.215(d)

The Consolidated Plan must describe the jurisdiction’s strategy for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs;

Most individuals in our community do not chose homelessness but are confronted with homelessness due to illness, job loss, or other unforeseen circumstance. Others confront homelessness when released from foster care, incarceration, or hospitalization.

While these circumstances apply to citizens of every community, Murfreesboro — due to its recent rapid increase in population and housing stock — faces some unique challenges as well. Specifically, there is a relative lack of affordable housing in our community as defined by HUD.

Goals of the Murfreesboro/Rutherford County Homeless Task Force

- Develop an integrated service-delivery system to provide housing and services for those who are homeless or at imminent risk of becoming homeless;
- To prevent involuntary homelessness with a range of “housing-focused” solutions (accompanied by supportive services) ranging from emergency shelter housing to affordable home ownership;
- Develop, maintain, and publicize a network of services for those who are homeless or in danger of becoming homeless; and
- Educate and engage the community to enrich their understanding of the homelessness and make people aware of the services that our community provides to the homeless (and ways they can help).

Addressing the emergency and transitional housing needs of homeless persons;

Homeless shelters operated by Room in the Inn (primarily families) and The Salvation Army (primarily unaccompanied men) are available. Domestic Violence Program operates a shelter for victims of domestic violence, as well as a transitional housing program. The Journey Home, The Salvation Army, First Baptist Church and Murfreesboro Rescue Mission partner in Coldest Nights, a seasonal program which reaches out to the unsheltered homeless on nights when low temperature are forecast. The Way of Hope operates a program for unaccompanied women and women with children. Sites rotate among participating churches. Greenhouse Ministries offers a transitional housing program funded through the HUD Continuum of Care program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again;

Statistics from HUD's 2013 Annual Homeless Assessment Report indicate that in the January 2013 point-in-time count veterans made up 57,849 of the 610,042 homeless. The number of homeless veterans declined by 24 percent (17,760) between 2009 and 2013; and it declined by percent from 2012 to 2013. For both the veterans and the ex-offenders, ensuring the availability of stable housing at time of discharge through discharge planning is critical.

- Currently the Tennessee Valley Healthcare System offers several programs to assist homeless and displaced veterans including Veterans Affairs Supportive Housing (VASH), a long-term intensive case management program for homeless veterans. Eligible Veterans receive housing choice vouchers allocated specifically to veterans. This voucher is used to subsidize the cost of housing based on the veteran's income. Veterans receive direct and indirect assistance with case management services, such as life skill training, advocacy, clinical assessment and referrals, support and linkage to and coordination with community providers and/or resources. Murfreesboro Housing Authority partners with TVHS to administer 60 VASH vouchers for use in Rutherford County.
- Murfreesboro Housing Authority administers 54 special purpose vouchers for the disabled. Funding for this program comes through HUD's Continuum of Care housing program for permanent supportive housing (formerly known as Shelter + Care). The Guidance Center is MHA's partner in this project and provides support services to voucher holders.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Homelessness impacts the whole being of a person. Homeless persons often face co-occurring or multiple health, behavioral health, and addiction problems. Providing health care treatment for homeless individuals is difficult; however, health care services are markedly less effective when delivered to persons who are suffering some type of addiction and/or living unprotected from the elements in unsanitary conditions, without refrigeration for food or medicines.

In Murfreesboro/Rutherford County, the Rutherford County Health Department, Primary Care/Hope Clinic, St. Thomas Rutherford Hospital, St. Louise Clinic, and Greenhouse Ministry's Nursing Center provide health care for homeless persons. The VA Tennessee Valley Health Care System, Pathfinders, and The Guidance Center provide addiction treatment services, and Alcoholics Anonymous and Narcotics Anonymous are available. The Guidance Center's PATH Program helps the homeless who suffer from severe and persistent mental illness to receive health and mental health services, obtain and maintain an income, and locate appropriate housing. Trustpoint provides in-patient facilities and services for mentally ill patients. Also, faith-based organizations, such as the Hope Center, have programs geared toward those with addiction problems.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards:

All applicants for both the Housing Rehabilitation Program and the Affordable Housing Program receive a copy of the booklet *The Lead-Safe Certified Guide to Renovate Right*. A pdf. version of this booklet is available on the City's website through a link from the Community Development page.

Prior to approving any Affordable Housing Program loans on pre-1978 homes, a lead-based paint visual inspection is conducted. If paint disturbance is noted, a full lead assessment and risk analysis is conducted.

When the owner-occupant of a pre-1978 house applies for the Housing Rehabilitation Program, the Community Development Department orders a lead assessment and risk analysis at no cost to the applicant.

How are the actions listed above related to the extent of lead poisoning and hazards?

City housing programs will increase the number of owner-occupied pre-1978 houses without lead hazards. Lead testing is done whether or not children reside in the home.

How are the actions listed above integrated into housing policies and procedures?

Affordable Housing - Copies of the LBP report are given to both the buyer and seller. If lead-based paint hazards are noted, the City requires repairs to be completed and a clearance issued before closing its loan.

Housing Rehab - Homeowners receive a copy of the LBP report. Any lead issues identified during testing are noted in work write-ups and addressed during the construction phase of the project. Following completion of the project, lead clearance testing is done. Any deficiencies noted in the clearance testing process must be addressed by the contractor, who is responsible for the cost of any required re-testing.

Acquisition – Any pre-1978 houses proposed for purchase will be assessed and tested for LBP. Agencies purchasing these properties will be contractually obligated to mitigate LBP at its own expense.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

By continuing to develop a strong and growing economy that produces jobs at all levels of the economic spectrum, Murfreesboro will raise the per capita income of its residents. Tennessee's Department of Economic & Community Development and Department of Work Force Development are not actively engaged with any public/private sector goals/programs/policies specifically targeting the number of poverty level families in Murfreesboro/Rutherford County. However, efforts such as the Governor's Drive to 55 and Tennessee Promise which encourage the increase of post-secondary credentialing of our citizens, and local support of such programs, are expected to reduce the number of poverty-level families. There is evidence nationally that an increase in educational attainment is directly linked to lifetime earnings.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Education and employment are key factors in breaking the cycle of poverty. To that end, the City is committed to funding programs over the five years that will promote literacy, financial literacy and self-sufficiency and help prepare residents for employment opportunities.

For 2015-16, partners in these efforts include the Murfreesboro City Schools, Murfreesboro Housing Authority and nonprofit agencies that will conduct programs as subrecipients.

All home owners participating in the Housing Rehabilitation Program are required to undergo three hours of counseling. The nonprofit agency that conducts these sessions tailors the content to the individual needs of the home owner. All prospective home owners receive counseling prior to closing. A major goal of the City's housing program is to assist low-income homeowners in protecting the value of what is usually their most valuable asset.

During the next year, the City will provide a grant to the Murfreesboro City Schools to help leverage the expense of an employee who will provide support services to residents at the Franklin Heights public housing campus. Dominion Financial Management will receive a grant to help cover the cost of providing financial literacy classes to public housing residents.

A grant to the Mid-Cumberland Human Resource Agency for its Youth Can! program will provide assistance to at-risk young people who might otherwise drop out of school. A grant to Read to Succeed will help fund the salary of a literacy coordinator who works in the Maney-Patterson Park neighborhood. (Maney-Patterson is located in Census Tract 419, one of the city's QCTs.)

Access to affordable healthcare is more than an economic issue for persons in poverty. Lack of access or limited access can become a life safety issue. To that end, a grant will help the Primary Care & HOPE Clinic provide services to the uninsured through its HOPE II satellite clinic at Franklin Heights. A grant to Interfaith Dental Clinic will assist that agency in providing dental services for low-income, uninsured residents of the city.

The City works with the Murfreesboro Housing Authority and the Tennessee Housing Development Agency to encourage Section 8 to Home Ownership participants. A provision in the policies of the City's Affordable Housing Assistance Program makes half of the financing provided to very-low-income first-time home buyers a grant and half a no-interest loan due on sale.

The City includes Section 3 language in its notifications to housing rehabilitation contractors and in the housing rehabilitation contracts. Successful bidders are supplied with contact information for the Murfreesboro Housing Authority Section 3 coordinator and for other agencies able to supply low-income workers.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

CDBG regulations hold the grantee responsible for ensuring that all funds entrusted to it are used in accordance with all program requirements. The City of Murfreesboro and the Community Development Department take this responsibility very seriously and apply the principles of good stewardship to themselves as well as to subrecipients and contractors.

The Community Development Department recognizes the need for a continuing focus on technical assistance and monitoring. All subrecipients are monitored at least once during the program year. This process will include either a desk audit or on-site field visits with an exit conference. Additional visits are scheduled as needed.

The City's outside auditor samples a number of Community Development Department files annually for compliance with City, State and Federal rules and regulations. The most recent audit reported no findings or concerns for the Community Development Department.